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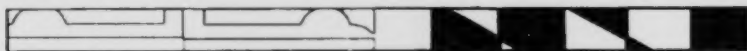
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ABSTRACT

This report presents 10-year trends about financial aid awarded to students attending Maryland's colleges and universities during the decade of the 1990s, using reports submitted to the Maryland Higher Education Commission by higher education institutions as the data source. The total amount of financial aid support from all sources provided to students attending Maryland postsecondary institutions more than doubled from 1990 through 1999, increasing by nearly half a billion dollars. During the same time period, the number of aid recipients increased by 40.4% to 169,167 students, and the proportion of Maryland undergraduates receiving financial aid rose from 38.7% to 58.4% over the decade. The percentage of graduate and professional students receiving aid rose from 37.5% to 54.4%. The report provides information about the sources of aid, the contributions of state and federal entities, and the characteristics of students receiving financial aid. An appendix contains the data tables. (Contains 15 figures and 41 tables.) (SLD)



MARYLAND HIGHER EDUCATION COMMISSION

Trends in Financial Aid to Students in Maryland Postsecondary Education

April 2002

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Executive summary

This report presents ten-year trends about financial aid awarded to students attending Maryland colleges and universities during the decade of the 1990s, using the Commission's S-5 reports as the data source.

The total amount of financial aid support from all sources provided to students attending Maryland post secondary institutions more than doubled from 1990 through 1999, increasing by nearly a half billion dollars. During the same time period, the number of aid recipients increased by 40.4 percent to 169,167 students. The proportion of Maryland undergraduates receiving financial aid rose from 38.7 percent to 58.4 percent over the decade. The percentage of graduate/professional students receiving financial aid rose from 37.5 percent to 54.4 percent.

The total amount of financial aid support provided to undergraduates in Maryland more than doubled from \$286.5 million in 1990 to \$759.7 million in 1999. During the same time period, the number of undergraduate aid recipients increased by nearly a third, from 105,460 to 139,209. The average dollar amount awarded to each student doubled from \$2,788 to \$5,542. The federal government was the source of most (64.5 percent) of the financial assistance to Maryland undergraduates during the 1990s. Over the decade, aid dollars to undergraduates increased for all categories of assistance. Loans were the fastest-growing aid type; aid dollars in the form of loans more than tripled during the ten-year period. Scholarship aid from all sources also more than tripled, grant aid more than doubled, and aid in the form of College Work Study increased by 8.7 percent.

State aid to Maryland undergraduates more than doubled between 1990 and 1999, from \$20.5 million to \$48.2 million. Of the \$48.2 million dollars of State financial aid distributed in 1999, students at public four-year institutions received 65.0 percent, students at independent institutions received 24.2 percent, and community college students received 10.2 percent.

Aid to the Pell Grant recipients in Maryland increased by 73.0 percent, from \$54.3 million to \$93.9 million during the 10-year period. The number of students receiving federal Pell grants grew by a third, from 40,100 to 53,500. For analysis purposes, Pell Grant recipients are often used as a surrogate for students with the greatest financial need.

The total amount of financial aid support provided to graduate/professional students in Maryland more than doubled from \$129.1 million to \$309.3 million from 1990 to 1999. The number of graduate/professional students assisted grew to 26,958—an increase of 80 percent. The average aid amount per recipient grew by more than a third, from \$9,114 to \$12,227. Over the decade, aid from the federal government more than tripled, making it the fastest growing aid source to graduate/professional students. Private aid grew almost as quickly, also tripling.

Aid from the State to Maryland graduate and professional students grew by 58.4 percent between 1990 and 1999, from \$2.1 million to \$3.3 million. In 1999, graduate students at public four-year institutions received 82.3 percent of State aid to graduate students, while students at independent institutions received 17.7 percent.

In 1990, community college students received 11.6 percent of the total aid distributed in Maryland and 10.9 percent in 1999. Students enrolled in public four-year institutions received 42.6 percent of the total aid distributed in Maryland in 1990 and 52.2 percent in 1999. Independent college and university students received 30.7 percent of the total aid distributed in Maryland in 1990, and 32.3 percent in 1999. Students enrolled in private career schools received 15.2 percent; in 1999, this had dropped to 4.6 percent.

The number of African American student aid recipients at public colleges and universities almost doubled during the 1990s; in comparison, total African American enrollment at these institutions increased by 44 percent during this period. Compared to other students, a higher proportion of African Americans received aid in both 1990 and 1999.

Introduction

The value of higher education to individuals and society is continually rising. In Maryland, citizens desiring education beyond high school are able to choose among many options: the state boasts 16 community colleges, 13 public four-year campuses, 26 independent institutions, and more than 120 private career schools. Rapidly increasing tuition prices have challenged the notion of access, however. To break down the barrier of cost, an array of financial aid programs have been created to help students and their families pay for college. The federal government, the state government, higher education institutions, and private donors offer financial assistance in many forms. For an increasing number of citizens, financial aid is what makes college possible.

This report presents ten-year trend data on the amount of financial aid—grants, loans, scholarships, and work-study—awarded to students attending Maryland colleges and universities from 1990-91 through 1999-00. Data are looked at separately for undergraduate and graduate students, and are broken down by state higher education segments and by aid source (state, federal, institutional, and private). Comparisons between the financial aid received by African American students and other students are also made. In addition, to fully understand the impact of financial aid on Maryland students over the last decade, trends in college costs and income are also examined.

Summary tables and graphs highlighting significant trends are presented in the body of the report. Detailed tables can be found in the Appendix. The source for all financial aid data used in this study is the Commission's S-5 reports. Data for the S-5 report are submitted annually to the Commission by each higher education institution in Maryland and by many private career schools.

Limitations of the Data

The S-5 report contains aggregate data only-- unit record data about financial aid are not currently provided by institutions. This limits the analysis to an extent. For example, while "fringe benefits" (tuition waivers to employees and dependents) are properly not included in the total scholarship amounts and total aid dollar amounts, they *are* included in the unduplicated aid recipient totals and in the average aid amount per recipient.

While "institutional work study" and "remission of fees to graduate assistants and student employees" are properly not included in student employment and total aid dollar amounts, again, they *are* included in the unduplicated aid recipient totals and in the average aid amount per recipient. Also, in the private career school sector, financial aid reporting from some institutions has not been consistent over the years, making detailed PCS trend analysis problematic. And finally, because independent higher education institutions and private career schools do not provide the Commission with financial aid data by race or ethnicity, the section **Financial Aid Support to African Americans Compared to Others** leaves out these institutions.

Financial Aid - All Students

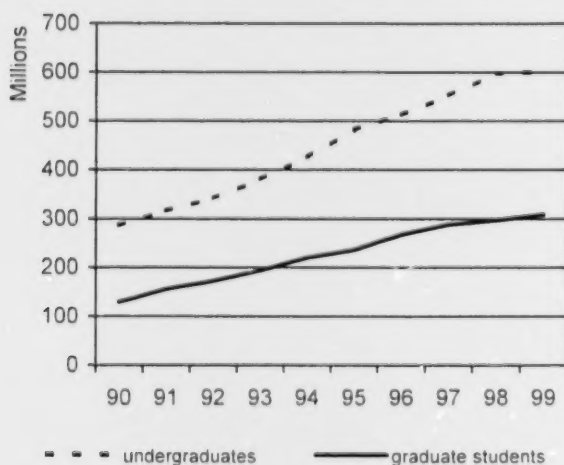
The total amount of financial aid support from all sources provided to students attending Maryland post-secondary institutions increased by \$473 million from 1990 through 1999, a 157.2 percent increase. During the same time period, the number of aid recipients increased by 40.4 percent to 169,167 students.

Financial Aid—All Students

	1990	1999	Percent change, 1990-99
Total Dollar Amount	\$415,618,508	1,069,067,840	157.2%
Undergraduates	\$286,495,642	\$759,728,080	165.2%
Graduate students	\$129,122,866	\$309,339,760	139.6%
Total Aid Recipients			
Undergraduates	105,460	139,209	32.0%
Graduate students	15,007	29,958	79.6%
Average Aid \$ per UG Recipient	\$2,788	\$5,542	98.8%
Average Aid \$ per GR Recipient	\$9,114	\$12,227	34.2%

As the following graph shows, financial aid allocated to undergraduates in Maryland increased much faster than aid to graduate students.

Aid Increased to Maryland Students During the 1990's

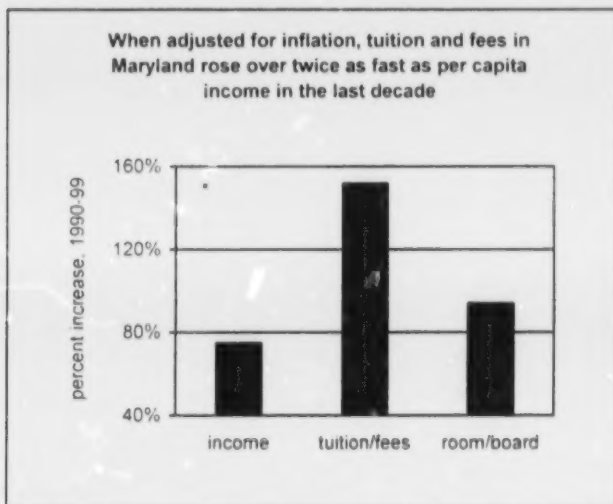


Financial Aid - Undergraduates

The total amount of financial aid support from all sources (federal, state, institutional, and private) provided to undergraduates attending Maryland postsecondary institutions increased from \$286,495,642 in 1990-91 to \$759,728,080 in 1999-00, a 165.2 percent increase (Table 1). During the same time period, the number of aid recipients increased by 32.0 percent, from 105,460 to 139,209 (Table 2). The average dollar amount awarded to each student increased by 98.8 percent, from \$2,788 to \$5,542 (Table 3).

Undergraduate College Costs and Income

The cost of an undergraduate education in Maryland has soared in recent years. From 1990 to 2000, resident tuition and fees almost doubled. Room and board charges rose by



53.6 percent. In contrast, over the same time period, the per capita income of Marylanders grew by only 38.4% (Bureau of Labor Statistics, U. S. Department of Labor). Adjusting for inflation (using the 1990 consumer price index as the base income figure), the disparity is actually greater: while resident tuition and fees in constant dollars rose by 151.8 percent, and room and board charges rose by 94.0 percent, income rose by only 75.8 percent.

Types of Undergraduate Financial Aid

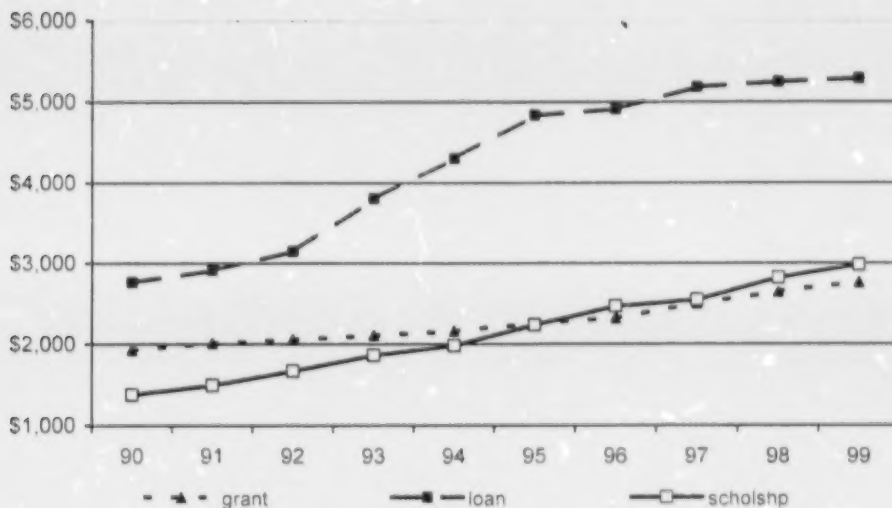
Throughout the 1990's, aid dollars to undergraduates increased for all categories of aid, including grants, loans, scholarships, and college work study (Table 4). The fastest-growing aid type was the loan: aid dollars in the form of loans more than tripled during the ten-year period (*it is important to note that loans transacted by individuals with private financial institutions are not collected by the Commission—thus, the true amount of borrowing to pay for college is actually much higher*). In 1990, loans made up 38.7 percent of all aid dollars—by 1999, loans made up 49.3 percent. The statewide number of undergraduate student loan recipients increased by 88.3 percent during this period, from 37,192 to 70,023. For those students who were awarded loans as part of their aid package, the average loan amount per recipient increased from \$2,768 in 1990 to \$5,290 in 1999.

Scholarship aid from all sources grew by 214.4 percent during the 1990's. The number of scholarship recipients increased by 38.1%, from 48,766 to 67,325. The average scholarship per recipient increased at a steady rate and more than doubled over the decade, from \$1,381 to \$2,983.

Total grant aid from all sources more than doubled during the 1990's. The number of grant recipients increased by 36.4% over the decade, from 48,370 to 65,954. The average grant per recipient rose from \$1,929 to \$2,766.

Aid in the form of College Work Study (CWS) increased by 8.7 percent. As previously discussed, the limitations of current S-5 reporting has made it impossible to analyze trends in the recipients of CWS and the average CWS aid per recipient over time.

Average Grant, Loan, and Scholarship Amounts per Recipient Increased from 1990-99



Of all the undergraduate grant and scholarship aid distributed in Maryland in 1990, 38.9 percent went to students attending four-year public institutions, 35.0 percent went to students attending independent institutions, 15.8 percent went to community college students, and 10.3 percent went to private career school students (Table 5). By 1999, the proportion of grant and scholarship aid to four-year public students increased to 42.0 percent, while the amount to independent institution students increased to 39.1 percent. The proportion to community college students stayed about the same, and the percent to private career school students dropped to 2.7 percent.

Of the financial aid in the form of loans distributed to Maryland undergraduates in 1990, 41.9 percent went to four-year public students, 27.3 percent went to independent institution students, 26.6 percent went to private career school students, and 4.2 percent went to community college students. In 1999, the proportion of loans to community college and independent institution students stayed about the same, while the amount going to four-year public students increase to 63.1 percent and the total to private career school students dropped to 6.6 percent.

Undergraduates at Community Colleges

Financial aid to Maryland community college students increased by almost \$50 million from 1990 to 1999, a gain of 149.4 percent. The number of aid recipients grew by 38.5 percent, while the average dollar award per recipient increased by 78.9 percent. At the same time, resident tuition and fees nearly doubled. Tuition and fees increased by 101.3 percent for residents outside of the service area, and by 75.5 percent for out-of-state students.

Community Colleges			
	1990	1999	% change, 1990-99
Total financial aid, all types	\$33,145,649	\$82,651,182	149.4%
Total number of aid recipients	33,805	46,815	38.5%
Average dollar award per recipient	\$1,000	\$1,789	78.9%

From 1990 to 1999, the total amount of loan aid quadrupled to \$18 million, and the number of students receiving loans doubled (Table 6). Grant aid almost tripled to \$45 million, and scholarship aid almost tripled, as well (to \$15 million). CWS increased by 2.4 percent to \$3 million.

Undergraduates at University System of Maryland

Financial aid to students enrolled at USM institutions more than tripled between 1990 and 1999, increasing by \$233 million. The number of aid recipients grew by a third, while the average dollar award more than doubled, from \$2,825 to \$6,622. Tuition and fees for residents also doubled; for non-residents, it grew by 114.8 percent. Room and board charges grew by 59.3 percent.

University System of Maryland			
	90-91	99-00	% change, 1990-99
*Total financial aid, all types	\$108,278,331	\$341,818,075	215.7%
Total number of aid recipients	39,493	52,441	32.8%
Average dollar award per recipient	\$2,825	\$6,622	134.4%

From 1990 to 1999, the total amount of loan aid increased by over five times to \$205 million, and the number of students receiving loans almost tripled (Table 7). Grant aid doubled to \$50 million; scholarship aid almost tripled, as well (to \$82 million). CWS increased by 1 percent to \$2 million.

Undergraduates at Morgan State University

Financial aid to Morgan State undergraduates increased nearly four times from 1990 to 1999, by almost \$34 million. The number of aid recipients grew by 85.8 percent and the average dollar amount per recipient more than doubled. Resident tuition and fees grew

by 90.2 percent; for non-residents, by 129.9 percent. Room and board charges rose by 35.0 percent.

Morgan State University			
	1990	1999	% change, 1990-99
*Total financial aid, all types	\$11,716,093	\$45,440,670	287.8%
Total number of aid recipients	2,855	5,304	85.8%
Average dollar award per recipient	\$4,145	\$8,613	107.8%

From 1990 to 1999, the total amount of loan aid grew by almost 6 times to \$22 million, and the number of students receiving loans tripled (Table 8). Grant aid almost tripled to \$10 million, and scholarship aid almost quadrupled to \$11 million. CWS decreased by 25 percent to \$638 thousand.

Undergraduates at St. Mary's College

Financial aid to St. Mary's undergraduates increased by more than four times (\$7.6 million) from 1990 to 1999. The number of aid recipients barely grew (by only 79 students), but the average dollar amount per recipient more than tripled, from \$2,102 to \$8,983. Resident and non-resident tuition and fees more than doubled; room and board charges increased by 48.6 percent.

St. Mary's College			
	90-91	99-00	% change, 1990-99
*Total financial aid, all types	\$2,079,758	\$9,552,994	359.3%
Total number of aid recipients	1,007	1,086	7.8%
Average dollar award per recipient	\$2,102	\$8,983	327.4%

From 1990 to 1999, the total amount of loan aid increased eleven-fold to \$6 million, and the number of students receiving loans quadrupled (Table 9). Grant aid tripled to \$751 thousand, and scholarship aid almost tripled, as well (to \$2.6 million). CWS increased by 28.7 percent to \$34 thousand.

Undergraduates at Independent Colleges and Universities

Financial aid to undergraduates at Maryland's independent colleges and universities nearly doubled from 1990 to 1999, increasing by 157.8 million dollars. The number of aid recipients grew by 71.9 percent and the average dollar amount per recipient increased

about 60 percent, from \$6,459 to \$10,313. Tuition and fees rose by 82.9 percent; room and board costs by 71.6 percent.

Independent Colleges and Universities			
	90-91	99-00	% change, 90-99
*Total financial aid, all types	\$87,831,217	\$245,584,063	179.6%
Total number of aid recipients	14,125	24,285	71.9%
Average dollar award per recipient	\$6,459	\$10,313	59.7%

From 1990 to 1999, the total amount of loan aid more than tripled to \$94 million, and the number of students receiving loans doubled (Table 10). Grant aid doubled to \$68 million, and scholarship aid almost quadrupled to \$76 million. CWS increased by 32.1 percent to \$3.8 million.

Undergraduates at Private Career Schools

In contrast to the experience of other segments, financial aid to undergraduates at Maryland's Private Career Schools decreased by almost nine million dollars, or 20.2 percent from 1990 to 1999. The number of aid recipients also decreased, by 34.5 percent. These decreases are mainly due to the fact that several large schools that had participated in the Title IV Federal Aid program closed during the decade (in addition, federal laws were enacted in the mid-nineties that restricted the amount and type of federal aid available to private career school students). The only increase was in average dollar amount per recipient, which grew by 22.0 percent-- from \$3,064 to \$3,737.

Private Career Schools			
	90-91	99-00	% change, 90-99
*Total financial aid, all types	\$43,444,594	\$34,681,096	-20.2%
Total number of aid recipients	14,175	9,278	-34.5%
Average dollar award per recipient	\$3,064	\$3,737	22.0%

From 1990 to 1999, the total amount of loan aid decreased by \$3 thousand to \$25 million, and the number of students receiving loans dropped by a third (Table 11). Grant aid decreased by two-thirds to \$9 million. Scholarship aid, on the other hand, increased by almost a third to \$622 thousand, and CWS increased by 4.0 percent to \$113 thousand.

Pell Grant Aid to Undergraduates

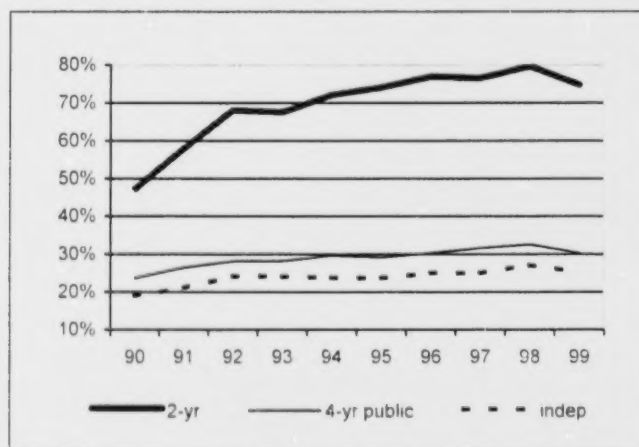
Pell grants are federal need-based financial aid awarded to the neediest undergraduates. In the absence of unit-record data, tracking Pell grant activity is a good surrogate for analyzing trends in the funding of needy students in Maryland.

The total amount of financial aid support in the form of Pell grants provided to undergraduates attending Maryland postsecondary institutions increased from \$54.3 million in 1990 to \$93.9 million in 1999, a 73.0 percent increase (Table 12). During the same time period, the number of Pell grant recipients increased by one-third, from 40,128 to 53,509 (Table 13).

Between 1990 and 1999, the number of undergraduates receiving Pell grants grew the fastest at Maryland's community colleges, increasing by 80.5 percent, or by 11,000 students. At the independent institutions, Pell grant recipients increased by about two-thirds, or by almost 2,000 students. At the public four-year campuses, Pell grant recipients increased by 42.2 percent, or by almost 6,000. At the same time, the number of private career school students receiving Pell decreased by over half. As previously discussed, the drop can be explained by private career school closings, as well as a change in legal restrictions on the amount and type of federal aid available to private career school students.

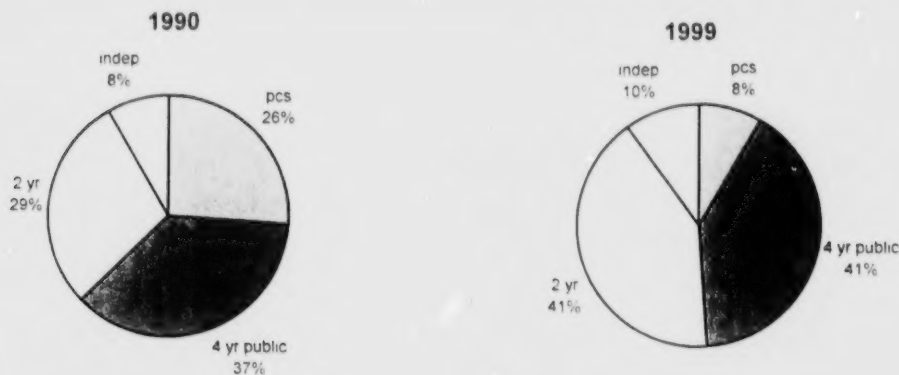
In 1990, not including the private career school sector, 39.2 percent of the full-time undergraduate enrollment in Maryland received Pell grants (Table 14). By 1999, the proportion had increased to 46.1 percent. As the following graph shows, the percentage of full-time students receiving Pell grants increased in all segments over the decade, with the community colleges experiencing by far the most growth.

Percent of Maryland Undergraduates Receiving Pell Grants, 1990-99



Of all the Pell grant aid distributed in Maryland in 1990, 36.7 percent went to students attending four-year public institutions, 29.1 percent went to community college students, 26.0 percent went to private career school students, and 8.2 percent went to students attending independent institutions (Table 15). By 1999, the relative distribution of Pell grant aid had changed: 41.2 percent went to community college students, 40.5 percent went to students attending four-year public institutions, 10.0 percent went to independent institution students, and 8.3 percent went to private career school students.

Percent of All Maryland Pell Grant Recipients Attending Each Segment, 1990 vs. 1999



***Financial Aid - Graduate and
Professional Students***

The total amount of financial aid support from all sources (federal, state, institutional, and private) provided to graduate and professional students enrolled in all segments of Maryland higher education increased from \$129,122,866 to \$309,339,760, a 139.6 percent increase (Table 16). The number of students assisted grew to 26,958—an increase of 79.6 percent or nearly 12,000. The average aid amount per recipient grew by 34.2 percent, from \$9,114 to \$12,227.

Of all the grant aid distributed to Maryland graduate and professional students in 1990, 75.8 percent went to students attending independent institutions and 24.2 percent went to four-year public students (Table 17). Ten years later, these proportions remained relatively unchanged.

Of all the loans distributed to Maryland graduate and professional students in 1990, 60.5 percent went to four-year public students, while 39.5 percent went to students attending independent institutions. By 1999, the percent of public graduate students with loans increased to 67.2 percent, while the percent among independent institution students decreased to 32.8 percent.

Graduate Students at University System of Maryland

In 1990, aid to graduate students at the University System of Maryland institutions made up about 51 percent of aid to all graduate students in the State; by 1999, this had increased to about 56 percent. These figures, as well as those below, include loans, grants and student employment. Aid to these students grew by 163.5 percent, from \$65.6 million to \$172.9 million over this time period (Table 18). The number of graduate students receiving aid almost doubled (from 9,086 to 17,205), and the average total award grew by 39.7 percent, from \$7,969 to \$11,129.

Graduate Students at Morgan State University

Aid to graduate students at Morgan State University tripled from approximately \$1 million to \$3 million (Table 19). The number of graduate students aided increased by 16.1 percent (from 367 students to 426 students). The average total award grew by 164.0 percent, from \$2,718 to \$7,175.

Graduate Students at Maryland Independent Colleges and Universities

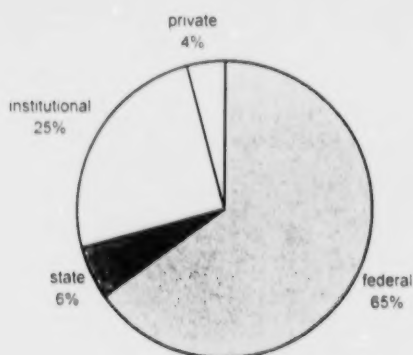
In 1990, aid to graduate students at Maryland's independent colleges and universities made up about 48.5 percent of aid to all graduate students in the State; by 1999, this had decreased to about 43.1 percent. Aid to this group of graduate students grew by 113.0 percent, from \$62.6 million to \$133.4 million (Table 20). The number of graduate students aided increased by 67.9 percent. The average total award grew by 26.9 percent, from \$11,410 to \$14,482.

Sources of Financial Aid in Maryland

Sources of Aid to Undergraduates

Financial aid is given to students from the federal government, state governments, colleges and universities, and from private sources. The federal government provided most of the financial assistance to Maryland undergraduates during the 1990's. Of the \$5.2 billion total, 64.5 percent came from the federal government.

Sources of All Aid Dollars to Maryland Students Combined, 1990 through 1999



Aid from the federal government also grew faster than aid to Maryland students from any other source: by 182.6 percent between 1990 and 1999, to a total of \$484 million (Table 21). Institutional and private aid grew at 140.1 percent and 140.8 percent, respectively. Aid from the State of Maryland grew by 135.5 percent over the same time period.

Community Colleges

For community colleges students, aid from private sources grew the fastest, by 195.3 percent, between 1990 and 1999, while aid from institutions grew the slowest, by 121.2 percent (Table 22). State aid grew by 169.8 percent. The mix of aid amounts by source remained about the same throughout the decade, with just over three-quarters of the total aid to community college students provided by the federal government.

In 1990, community college students received 11.6 percent of the total aid distributed in Maryland. This amount decreased to 10.9 percent in 1999 (Table 29). Of the federal aid distributed in Maryland in 1990, 14.9 percent went to community college

students; in 1999, this had decreased to 13.3 percent. Of the State aid distributed, community college students received 8.9 percent in 1990 and 10.2 percent in 1999.

Distribution of Types of Aid to Maryland Community College Students

	1990	1999
% of total federal aid dollars	14.9%	13.3%
% of total state aid dollars	8.9%	10.2%
% of total institutional aid dollars	6.1%	5.7%
% of total private aid dollars	5.9%	7.3%
% of total aid dollars	11.6%	10.9%

Four-Year Public Institutions

For students enrolled at the four-year public institutions (including University System of Maryland institutions, Morgan State University, and St. Mary's College), aid from the federal government grew the fastest, by 316.9 percent (Table 26). Aid from institutional sources grew by 87.6 percent; from private sources, by 155.3 percent; from State sources, by 147.2 percent. In 1990, slightly more than half of the aid came from the federal government, but by 1999, this proportion increased to almost three-fourths. Consequently, the proportion of aid from all other sources decreased.

Students enrolled in Four-Year Public institutions received 42.6 percent of the total aid distributed in Maryland in 1990, and 52.2 percent in 1999 (Table 29). Of the federal aid distributed in Maryland in 1990, 39.0 percent went to this group of students; in 1999, this had increased to 57.6 percent. Of State aid, Four-Year Public students received 62.0 percent in 1990 and 65.0 percent in 1999.

Distribution of Types of Aid to Maryland Undergraduates at Four-Year Public Institutions

	1990	1999
% of total federal aid dollars	39.0%	57.6%
% of total state aid dollars	62.0%	65.0%
% of total institutional aid dollars	40.8%	31.9%
% of total private aid dollars	64.7%	68.6%
% of total aid dollars	42.6%	52.2%

Independent Colleges and Universities

For students enrolled at independent colleges and universities, federal aid increased the fastest, growing at 197.3 percent (Table 27). Institutional aid rose almost as quickly-- by 183.3 percent. The mix of aid from all sources remained about the same throughout the decade, with the amount coming from the federal government increasing slightly and that from other sources decreasing slightly.

Independent college students received 30.7 percent of the total aid distributed in Maryland in 1990, and 32.3 percent in 1999 (Table 29). Of the federal undergraduate aid distributed in Maryland in 1990, 21.2 percent went to independent college students and 22.3 percent in 1999. Of State aid, independent college students received 28.1 percent in 1990 and 24.2 percent in 1999.

Distribution of Types of Aid to Maryland Undergraduates at Independent Institutions

	1990	1999
% of total federal aid dollars	21.2%	22.3%
% of total state aid dollars	28.1%	24.2%
% of total institutional aid dollars	52.6%	62.0%
% of total private aid dollars	27.2%	22.6%
% of total aid dollars	30.7%	32.3%

Private Career Schools

Institutional aid increased the fastest from 1990 through 1999, growing at 110.2 percent (Table 28). This partly offset the loss of federal aid, which dropped by 22.3 percent. Private aid increased by 72.4 percent, and State aid increased by 10.9 percent.

Of the total amount of undergraduate financial aid distributed in Maryland in 1990, 15.2 percent went to private career school students; in 1999, this had dropped to 4.6 percent (Table 29). Of the federal aid distributed in Maryland, private career school students received 24.8 percent in 1990, but 6.8 percent in 1999. Of State aid, private career school students received 1.0 percent in 1990 and 0.5 percent in 1999.

Distribution of Types of Aid to Maryland Undergraduates at Private Career Schools

	1990	1999
% of total federal aid dollars	24.8%	6.8%
% of total state aid dollars	1.0%	.5%
% of total institutional aid dollars	.5%	4%
% of total private aid dollars	2.1%	1.5%
% of total aid dollars	15.2%	4.6%

Sources of Aid to Graduate and Professional Students

Aid to Maryland graduate/professional students from every source continued to increase throughout the 1990's. As was true for undergraduates, the fastest growing aid source for graduate/professional students in Maryland was the federal government (Table 30). Federal financial aid more than tripled. Growing almost as quickly, private aid to graduate/professional students also tripled. As a result, the mix of funding sources by the end of the decade underwent a notable shift. In 1990, most (61.2 percent) of the financial assistance available to graduate/professional students was provided by the higher education institutions themselves, while 32.6 percent came from the federal government. By 1999, the federal government's portion had increased to 50.0 percent and the institution's portion had dropped to 43.1 percent. The percentage of aid that came from private sources had increased to 5.8 percent; the percentage from the State remained essentially flat at 1.1 percent.

Public Four-Year Institutions

Over the decade, private aid to graduate/professional students at the Maryland public four-year institutions far out-paced other aid sources, increasing more than tenfold to \$11 million (Table 32). Aid from the federal government quadrupled to \$99 million during the same time period, while aid from institutions grew by 56.7 percent (to \$64 million) and aid from the state increased by 35.7 percent (to \$3 million). In 1990, about a third of the aid came from the federal government, but by 1999, this proportion increased to over one-half. The proportion of aid from institutions decreased from 61.0 percent to 36.2 percent. At the same time, the proportion of aid from the State decreased from 3.0 percent to 1.5 percent, while that from private sources increased from 1.4 percent to 6.1 percent.

Of all graduate/professional student aid distributed in Maryland in 1990, 51.5 percent went to four-year public students; by 1999, this increased to 56.9 percent (Table 35).

Independent Colleges and Universities

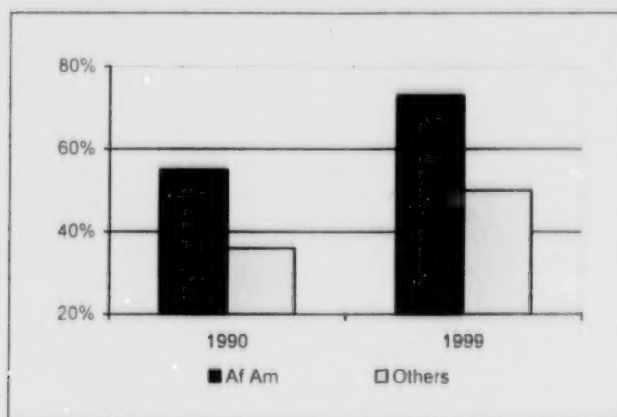
Federal aid to graduate/professional students at independent institutions nearly tripled in the past decade (Table 34). Institutional aid almost doubled and private aid increased by 42.7 percent. Although aid from State sources grew seven-fold during the decade, the amount was small (from \$80 thousand to \$577 thousand). The percentage coming from the federal government increased from 30.5 percent to 42.0 percent, while the percentage coming from institutions decreased from 61.3 percent to 52.2 percent.

Of all graduate/professional student aid distributed in Maryland in 1990, 48.5 percent went to independent institution students; by 1999, this dropped to 43.1 percent (Table 35).

***Financial Aid Support - African
Americans Compared to Others***

Over the decade of the 1990's, the total number of African Americans enrolled in public higher education institutions in Maryland (undergraduate and graduate) increased by 44.1 percent (*please note: because independent campuses do not provide statistics on financial aid by race, they are not included in this sub-analysis*). At the same time, the number of African American public college student aid recipients (undergraduate and graduate) almost doubled. In contrast, the total number of non African Americans decreased by 10.4 percent over the decade, and the number of these students who received aid increased by 25.1 percent. As the following chart shows, of all students enrolled, a higher percentage of African Americans were aided in both 1990 and 1999.

Percent of Students Enrolled in Maryland Public Higher Education Institutions Receiving Aid



Aid to Undergraduates

At Maryland public colleges and universities, the number of African American undergraduate aid recipients in Maryland grew from 21,032 in 1990 to 39,125 in 1999, an increase of 86.0 percent (Table 36). In contrast, the number of other aid recipients grew by only 18.5 percent.

Of those undergraduates on financial aid, a higher proportion of African Americans had loans compared to others. This held true throughout the 1990's: in 1990, 28.9 percent of all aided African Americans had loans, versus 21.4 percent for students of other races. In 1999, the percent of African American students with loans increased to 48.0 percent; for others, the percentage increased to 43.8 percent.

The average aid amount awarded to African American undergraduates was \$2,574 in 1990, growing to \$4,851 in 1999—an increase of 88.5 percent (Table 37). The average aid amount awarded to other undergraduates increased by 137.9 percent during the same time period (from \$1,874 to \$4,459).

Aid to Graduate and Professional Students

The number of African American graduate/professional students attending Maryland public universities who were financial aid recipients has nearly tripled, growing from 1,250 in 1990 to 3,658 in 1999 (Table 38). In contrast, the number of other aid recipients grew by 70.3 percent.

The average aid amount awarded to African American graduate students was \$6,852 in 1990, growing to \$10,228 in 1999—an increase of 49.3 percent (Table 39). The average aid amount awarded to other graduate students increased by 42.3 percent during the same time period (from \$7,904 to \$11,244).

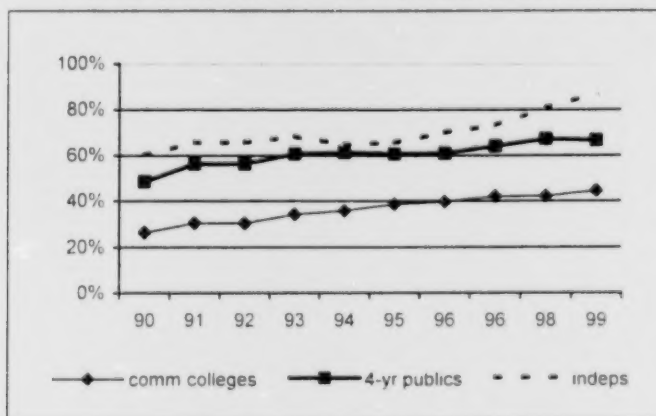
Of those graduate students with financial aid, a higher proportion of African Americans had loans compared to others. This held true throughout the 1990's: in 1990, 46.6 percent of all aided African Americans had loans, versus 32.6 percent of others. In 1999, the percent of African American graduate students with loans increased to 64.3 percent, while, for others, the percentage increased to 37.8 percent.

***Percent of Maryland Students Receiving
Financial Aid***

Undergraduates

The proportion of Maryland undergraduates receiving some type of financial aid from any source rose from 38.7 percent to 58.4 percent between 1990 and 1999 (Table 40). At the community colleges, 26.3 percent received aid in 1990, growing to 44.6 percent in 1999. At the four-year public institutions, 48.5 percent received aid in 1990 vs. 66.7 percent in 1999. The independent institutions experienced the greatest increase: 60.2 percent of the enrollment was on aid in 1990, rising to 86.9 percent in 1999.

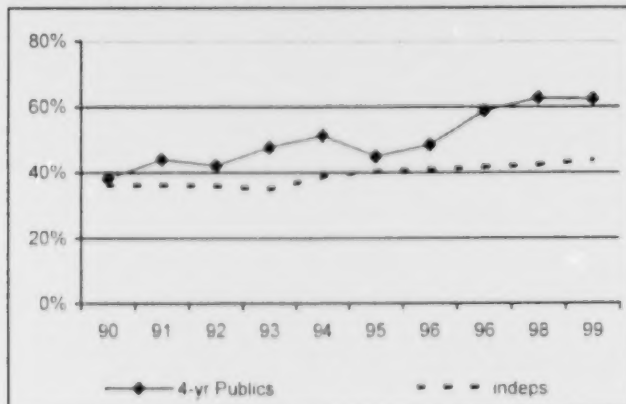
Percent of Undergraduate Enrollment Receiving Aid



Graduate and Professional Students

Overall, the percentage of Maryland graduate/professional students receiving financial aid rose from 37.5 percent to 54.4 percent between 1990 and 1999 (Table 41). At the four-year public institutions, the percent of graduate students with aid increased from 38.2 percent to 62.3 percent. The independent institutions experienced an increase from 36.2 percent receiving aid in 1990, to 43.9 percent in 1999.

Percent of Graduate/Professional Enrollment Receiving Aid



Appendix

Table 1. Total Dollar Support in All Types of Financial Aid to Maryland Undergraduates, by Segment, 1990-1999

A. Total Support in Actual Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	33,145,649	42,610,034	52,506,792	57,588,606	60,361,573	65,415,597	70,165,810	75,941,649	80,992,720	82,651,182	149.4%
University System of MD	108,278,331	123,190,907	136,080,393	166,594,677	200,804,227	253,951,348	278,290,771	310,547,299	332,996,069	341,818,075	215.7%
Morgan State U.	11,716,093	14,351,632	17,892,456	21,400,901	26,179,935	30,826,761	33,273,511	39,876,738	43,562,384	45,440,670	287.8%
St. Mary's College	2,079,758	2,609,388	3,151,119	4,278,240	5,926,068	7,437,210	8,694,482	9,653,402	10,200,155	9,552,994	359.3%
Total Public Four-Year	122,074,182	140,151,927	157,123,968	192,273,818	232,910,230	292,215,319	320,258,764	360,077,439	386,758,608	396,811,739	225.1%
Independent	87,831,217	98,238,074	114,380,697	130,102,148	151,088,231	170,157,799	191,216,467	197,110,528	228,547,400	245,584,063	179.6%
Private Career Schools	43,444,594	45,932,279	39,828,528	35,698,142	34,165,328	28,592,062	26,945,042	34,257,009	38,188,005	34,681,096	-20.2%
Total Aid	286,495,642	326,932,314	363,839,985	415,662,714	478,525,362	556,380,777	608,586,083	667,386,625	734,486,733	759,728,080	165.2%

B. Total Support in Constant (1990) Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	33,145,649	41,284,251	49,337,961	52,743,600	53,739,459	56,693,517	59,126,507	62,885,509	65,966,698	65,446,442	97.5%
University System of MD	108,278,331	119,357,905	127,867,822	152,578,846	178,774,508	220,091,168	234,506,823	257,156,978	271,217,601	270,664,933	150.0%
Morgan State U.	11,716,093	13,905,091	16,812,631	19,600,415	23,307,801	26,716,526	28,038,534	33,020,997	35,480,555	35,981,701	207.1%
St. Mary's College	2,079,758	2,528,199	2,960,946	3,918,306	5,275,934	6,445,582	7,326,565	7,993,757	8,307,790	7,564,435	263.7%
Total Public Four-Year	122,074,182	135,791,194	147,641,399	176,097,567	207,358,243	253,253,276	269,871,923	298,171,732	315,005,947	314,211,069	157.4%
Independent	87,831,217	95,181,462	107,477,722	119,156,482	134,512,727	147,470,092	161,132,064	163,222,633	186,146,575	194,463,075	121.4%
Private Career Schools	43,444,594	44,503,127	37,424,841	32,694,810	30,417,137	24,779,787	22,705,734	28,367,430	31,103,247	27,461,850	-36.8%
Total	286,495,642	316,760,035	341,881,923	380,692,458	426,027,566	482,196,673	512,836,227	552,647,304	598,222,467	601,582,436	110.0%

Table 2. Total Unduplicated Number of Maryland Undergraduates Supported by Any Type of Financial Aid, 1990-1999

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	33,805	35,173	39,562	41,054	42,995	43,370	43,690	45,007	46,636	46,815	38.5%
University System of MD	39,493	44,785	47,376	46,981	46,198	46,540	49,257	51,241	51,445	52,441	32.8%
Morgan State U.	2,855	3,375	3,817	4,134	4,293	4,521	4,453	4,915	5,204	5,304	85.8%
St. Mary's College	1,007	917	977	893	991	1,077	1,115	1,157	1,145	1,086	7.8%
Total Public Four-Year	43,355	49,077	52,170	52,008	51,482	52,138	54,825	57,313	57,794	58,831	35.7%
Independent Colleges	14,125	17,457	16,421	15,632	16,079	17,310	18,092	18,699	21,778	24,285	71.9%
Private Career Schools	14,175	14,669	13,248	11,803	11,239	9,519	8,937	8,616	10,381	9,278	-34.5%
State Total	105,460	116,376	121,401	120,497	121,795	122,337	125,544	129,635	136,589	139,209	32.0%

Table 3. Average Aid Award per Recipient to Maryland Undergraduates, by Segment, 1990-1999

A. Average Award in Actual Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	1,000	1,233	1,344	1,419	1,419	1,524	1,624	1,705	1,757	1,789	78.9%
University System of MD	2,825	2,831	2,949	3,636	4,209	5,554	5,753	6,148	6,557	6,622	134.4%
Morgan State U.	4,145	4,292	4,722	5,215	6,132	6,855	7,514	8,158	8,418	8,613	107.8%
St. Mary's College	2,102	2,903	3,278	4,857	6,037	6,995	7,882	8,440	9,043	8,983	327.4%
Independent Colleges	6,459	5,843	7,196	8,552	9,612	10,036	10,783	10,741	10,713	10,313	59.7%
Private Career Schools	3,064	3,131	3,006	3,024	3,039	3,003	3,014	3,975	3,678	3,737	22.0%
State Total	2,788	2,881	3,065	3,521	3,912	4,622	4,928	5,220	5,454	5,542	98.8%

B. Average Award in Constant (1990) Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	1,000	1,195	1,303	1,383	1,263	1,321	1,368	1,412	1,431	1,417	41.7%
University System of MD	2,825	2,743	2,860	3,544	3,747	4,813	4,848	5,091	5,341	5,244	85.6%
Morgan State U.	4,145	4,158	4,580	5,083	5,459	5,941	6,332	6,755	6,856	6,820	64.5%
St. Mary's College	2,102	2,813	3,179	4,734	5,375	6,062	6,642	6,989	7,365	7,113	238.4%
Independent Colleges	6,459	5,661	6,979	8,336	8,557	8,698	9,086	8,894	8,725	8,166	26.4%
Private Career Schools	3,064	3,034	2,915	2,947	2,706	2,603	2,540	3,292	2,996	2,959	-3.4%
State Total	2,788	2,791	2,973	3,432	3,483	4,006	4,153	4,323	4,442	4,388	57.4%

Table 4. Financial Support by Type of Aid: Undergraduates Attending Maryland Colleges or Universities, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	93,314,294	113,050,809	129,075,036	127,453,464	134,430,988	138,713,623	147,730,680	163,461,433	182,834,207	182,436,321	95.5%
loans	102,950,755	114,949,636	125,521,203	172,530,110	221,846,733	276,329,630	298,941,449	332,736,895	364,769,330	370,468,767	259.9%
scholarships	60,104,501	67,105,714	76,934,421	88,019,218	97,662,145	115,093,061	134,219,037	141,891,897	168,055,942	188,961,668	214.4%
college work study	9,490,798	10,604,047	10,444,214	10,237,227	9,252,161	9,166,688	9,349,828	10,879,485	11,875,519	10,317,170	8.7%
loan amount as percent of total aid	38.7%	37.6%	36.7%	43.3%	47.9%	51.2%	50.6%	51.3%	50.1%	49.3%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	48,370	56,081	62,682	60,403	62,136	61,356	63,531	65,301	68,984	65,954	36.4%
loans	37,192	39,398	39,831	45,318	51,477	57,120	60,813	64,133	69,427	70,023	88.3%
scholarships	48,766	50,178	50,832	51,824	53,819	55,478	58,441	59,314	63,236	67,325	38.1%
* student employment	22,772	24,647	25,717	19,645	8,504	18,124	18,276	17,921	12,673	12,321	-45.9%
% of aided students with loans	35.3%	33.9%	32.8%	37.6%	42.0%	46.7%	48.4%	49.5%	50.8%	50.3%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,929	2,015	2,059	2,110	2,163	2,260	2,325	2,503	2,650	2,766	43.4%
loans	2,768	2,917	3,151	3,807	4,309	4,837	4,915	5,188	5,253	5,290	91.1%
scholarships	1,381	1,497	1,671	1,866	1,983	2,239	2,469	2,551	2,823	2,983	116.0%
* student employment	1,334	1,304	1,267	1,407	1,168	1,448	1,515	1,634	1,485	1,449	8.6%
total	2,788	2,881	3,065	3,521	3,912	4,622	4,928	5,220	5,454	5,542	98.8%

* includes college work study and tuition waivers to employees and dependents

Table 5. Distribution of Aid to Undergraduates by Type of Aid, by Segment, 1990 vs. 1999

	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
1990							
<u>Aid Type</u>							
grants/scholarships combined	24,245,404	6,672,131	1,215,329	59,633,586	53,669,486	15,870,319	153,418,795
loans	4,305,751	3,938,568	527,990	43,115,068	28,098,012	27,431,924	102,950,755
<u>% of Aid Type</u>	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
% of Grants/ Scholarships	15.8%	4.3%	0.8%	38.9%	35.0%	10.3%	100.0%
% of loans	4.2%	3.8%	0.5%	41.9%	27.3%	26.6%	100.0%

	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
1999							
<u>Aid Type</u>							
grants/scholarships combined	60,301,435	20,651,360	3,401,114	155,848,910	145,235,450	10,012,194	371,397,989
loans	17,821,097	22,330,578	6,071,879	233,726,986	94,365,481	24,555,203	370,468,767
<u>% of Aid Type</u>	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
% of Grants/ Scholarships	16.2%	5.6%	0.9%	42.0%	39.1%	2.7%	100.0%
% of loans	4.8%	6.0%	1.6%	63.1%	25.5%	6.6%	100.0%

Table 6. Financial Support by Type of Aid: Community College Students, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	18,850,841	25,652,837	32,172,531	33,919,583	34,845,669	35,544,264	37,263,134	40,561,675	45,871,037	45,202,877	139.8%
loans	4,305,751	5,678,535	7,375,597	9,450,212	11,655,980	14,998,305	16,922,106	18,452,623	18,427,902	17,821,097	313.9%
scholarships	5,394,563	6,393,413	7,907,954	9,004,875	9,428,387	10,296,708	11,396,510	11,687,302	11,459,883	15,098,558	179.9%
college work study	3,148,327	3,388,189	3,507,573	3,566,824	3,034,571	3,126,036	2,995,021	3,562,324	3,605,902	3,222,574	2.4%
Loan Amount as Percent of Aid	13.6%	13.8%	14.5%	16.9%	19.8%	23.4%	24.7%	24.8%	23.2%	21.9%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	14,855	15,686	23,523	24,079	25,336	25,284	25,746	26,766	27,766	27,089	82.4%
loans	2,779	15,102	3,953	4,732	5,593	6,708	7,518	7,884	7,829	7,508	170.2%
scholarships	17,762	22,528	16,983	16,991	17,707	17,773	18,501	18,904	18,951	20,515	15.5%
* student employment	3,872	14,134	4,076	3,695	3,236	3,244	3,140	3,283	3,004	2,688	-30.6%
total	33,805	44,785	39,562	41,054	43,043	43,370	43,690	45,007	46,636	46,815	38.5%
% of aided students with loans	8.2%	33.7%	10.0%	11.5%	13.0%	15.5%	17.2%	17.5%	16.8%	16.0%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,268	1,368	1,367	1,408	1,375	1,405	1,447	1,515	1,652	1,668	31.5%
loans	1,549	1,547	1,865	1,997	2,084	2,235	2,250	2,340	2,353	2,373	53.2%
scholarships	340	440	506	569	572	620	659	661	654	789	132.1%
* student employment	1,186	1,240	1,240	1,411	1,369	1,410	1,459	1,596	1,742	1,684	42.0%
total	1,000	1,233	1,344	1,419	1,419	1,524	1,624	1,705	1,757	1,789	78.9%

* includes college work study and tuition waivers to employees and dependents

Table 7. Financial Support by Type of Aid: Undergraduates Enrolled at University System of Maryland Institutions, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-00
grants	23,961,979	27,893,723	31,505,697	31,234,574	33,914,666	36,230,978	39,763,974	43,755,487	49,531,379	49,896,124	108.2%
loans	38,648,510	46,567,547	52,800,078	82,684,772	112,232,761	153,020,675	165,430,091	185,009,518	203,051,319	205,324,529	431.3%
scholarships	27,784,147	30,572,868	33,332,721	36,859,567	40,324,979	48,473,058	56,450,407	65,243,981	75,427,731	81,900,312	194.8%
college work study	2,454,591	2,468,954	2,432,263	2,172,930	1,835,775	2,109,591	1,791,366	2,602,034	3,135,793	2,475,520	0.9%
loan amount as percent of aid	41.6%	43.3%	44.0%	54.1%	59.6%	63.8%	62.8%	62.4%	61.3%	60.5%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-00
grants	14,052	15,686	17,281	16,796	17,972	17,847	19,233	20,004	20,791	20,531	46.1%
loans	13,652	15,102	16,309	21,039	25,258	28,754	30,782	33,109	34,271	34,584	153.3%
scholarships	21,607	22,528	22,329	21,827	22,625	23,889	26,021	26,603	28,481	29,534	36.7%
* student employment	12,336	14,134	14,745	9,726	7,668	9,786	9,618	9,216	3,627	3,373	-72.7%
total	39,493	44,785	47,376	46,981	46,898	46,540	49,257	51,241	51,445	52,441	32.8%
% of aided students with loans	34.6%	33.7%	34.4%	44.8%	53.9%	61.8%	62.5%	64.6%	66.6%	65.9%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-00
grants	1,705	1,778	1,823	1,859	1,887	2,030	2,067	2,187	2,382	2,430	42.5%
loans	2,830	3,083	3,237	3,930	4,443	5,321	5,374	5,587	5,924	5,936	109.8%
scholarships	1,439	1,518	1,656	1,882	1,987	2,220	2,366	2,622	2,801	2,957	105.5%
* student employment	1,449	1,284	1,250	1,626	1,177	1,658	1,730	1,794	1,374	1,392	-3.9%
total	2,825	2,831	2,949	3,636	4,209	5,554	5,753	6,148	6,557	6,622	134.4%

* includes college work study and tuition waivers to employees and dependents

Table 8. Financial Support by Type of Aid: Undergraduates Enrolled at Morgan State University, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	3,779,161	4,743,296	5,851,016	6,153,446	6,811,846	6,935,506	6,245,270	8,014,289	9,522,382	9,502,372	151.4%
loans	3,938,568	4,186,098	6,694,331	8,801,162	11,742,466	15,953,247	17,398,731	21,269,249	22,328,628	22,330,578	467.0%
scholarships	2,892,970	3,926,977	4,455,122	5,596,894	6,630,808	7,257,230	8,794,034	8,677,002	9,328,803	11,148,988	285.4%
college work study	850,395	1,100,071	691,355	770,665	912,279	603,494	694,787	803,571	951,790	638,321	-24.9%
loan amount as percent of aid	34.4%	30.0%	37.8%	41.3%	45.0%	51.9%	52.5%	54.9%	53.0%	51.2%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,885	2,279	2,650	2,799	2,854	3,047	2,760	3,095	3,320	3,153	67.3%
loans	1,439	1,562	2,039	2,326	2,516	3,057	3,169	3,551	3,682	4,924	242.2%
scholarships	1,888	1,539	1,462	1,699	1,892	1,948	2,206	2,118	2,199	2,520	33.5%
* student employment	471	719	458	450	555	338	458	727	1,061	924	96.2%
total	2,855	3,375	3,817	4,134	4,293	4,521	4,453	4,915	5,204	5,304	85.8%
% of aided students with loans	50.4%	46.3%	53.4%	56.3%	58.6%	67.6%	71.2%	72.2%	70.8%	92.8%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	2,004	2,081	2,207	2,198	2,386	2,276	2,262	2,589	2,868	3,013	50.3%
loans	2,737	2,679	3,283	3,783	4,667	5,218	5,490	5,989	6,064	4,535	65.7%
scholarships	2,535	2,639	3,137	3,388	3,583	3,811	4,071	4,201	4,355	4,520	78.3%
* student employment	2,346	2,079	1,947	1,887	1,792	2,014	1,824	2,635	2,245	2,660	13.4%
total	4,145	4,292	4,722	5,215	6,132	6,855	7,514	8,158	8,418	8,613	107.8%

* includes college work study and tuition waivers to employees and dependents

Table 9. Financial Support by Type of Aid: Undergraduates Enrolled at St. Mary's College, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	236,053	342,158	405,292	393,062	481,208	695,172	912,283	1,122,436	1,142,978	751,293	218.3%
loans	527,990	855,453	1,197,029	2,403,330	3,725,632	4,973,355	5,755,018	6,393,921	6,796,689	6,071,879	1050.0%
scholarships	979,276	1,063,269	1,158,975	1,446,673	1,673,565	1,721,409	1,970,659	2,047,327	2,193,436	2,649,821	170.6%
college work study	26,571	33,354	29,948	32,492	32,942	32,612	36,136	46,077	44,828	34,201	28.7%
loan amount as percent of aid	29.8%	37.3%	42.9%	56.2%	63.0%	67.0%	66.3%	66.5%	66.8%	63.9%	114.1%

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	165	226	273	241	293	272	346	350	324	234	41.8%
loans	200	279	367	489	611	727	759	803	794	888	344.0%
scholarships	505	554	557	615	662	705	742	765	782	793	57.0%
* student employment	405	392	409	86	88	92	107	129	125	109	-73.1%
total	1007	917	977	893	991	1,077	1,115	1,157	1,145	1,086	7.8%
% of aided students with loans	29.8%	37.3%	42.9%	56.2%	61.7%	67.5%	68.1%	69.4%	69.3%	81.8%	174.1%

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,430	1,513	1,484	1,630	1,642	2,555	2,636	3,206	3,527	3,210	124.5%
loans	2,639	3,066	3,261	4,914	6,097	6,840	7,582	7,962	8,560	6,837	159.1%
scholarships	2,013	2,015	2,174	2,448	2,614	2,579	2,782	2,822	3,002	3,597	78.7%
* student employment	830	889	953	409	518	513	528	695	536	733	-11.7%
total	2,102	2,903	3,278	4,857	6,037	6,995	7,882	8,440	9,043	8,983	327.4%

* includes college work study and tuition waivers to employees and dependents

Table 10. Financial Support by Type of Aid: Undergraduates Enrolled at Maryland Independent Colleges and Universities, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	31,103,374	36,206,037	41,755,681	41,763,596	48,001,335	50,867,336	54,170,274	60,183,893	66,046,988	67,693,958	117.6%
loans	28,098,012	30,498,907	35,679,132	48,262,685	59,315,815	67,843,865	76,272,725	77,809,538	87,318,824	94,365,481	235.8%
scholarships	22,566,112	24,681,712	29,569,083	34,391,270	39,034,757	46,771,348	55,237,635	53,660,253	69,097,027	77,541,492	243.6%
college work study	2,902,153	3,545,814	3,672,418	3,623,361	3,391,258	3,259,773	3,799,629	3,810,597	4,064,202	3,833,466	32.1%
loan amount as percent of aid	33.2%	32.1%	32.2%	37.7%	39.6%	40.2%	40.3%	39.8%	38.5%	38.8%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	7,215	8,686	8,206	8,259	8,968	9,289	9,474	9,827	11,007	10,056	39.4%
loans	7,568	8,344	8,710	9,732	10,450	11,826	12,616	12,367	13,630	14,859	96.3%
scholarships	7,141	8,539	8,661	9,456	9,676	10,273	10,121	9,994	11,894	12,976	81.7%
* student employment	5,560	5,309	5,814	5,537	4,827	4,569	4,853	4,470	4,755	4,991	-10.2%
total	14,125	17,457	16,421	15,632	16,079	17,310	18,092	18,699	21,778	24,285	71.9%
% of aided students with loans	53.6%	47.8%	53.0%	62.3%	65.0%	68.3%	69.7%	66.1%	62.6%	61.2%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	4,310	4,168	5,088	5,056	5,352	5,476	5,717	6,124	6,000	6,731	56.2%
loans	3,712	3,655	4,096	4,959	5,676	5,736	6,045	6,291	6,406	6,350	71.1%
scholarships	3,601	3,293	3,819	4,015	4,392	4,901	5,841	5,743	6,211	6,351	76.4%
* student employment	1,136	1,353	1,316	1,026	981	1,023	1,140	1,220	1,279	1,198	5.5%
total	6,459	5,843	7,196	8,552	9,612	10,036	10,783	10,741	10,713	10,313	59.7%

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* includes college work study and tuition waivers to employees and dependents

Table 11. Financial Support by Type of Aid: Undergraduates Attending Maryland Private Career Schools, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	15,382,886	18,212,758	17,384,819	13,989,203	10,376,264	8,440,367	9,375,745	9,823,653	10,719,443	9,389,697	-39.0%
loans	27,431,924	27,163,096	21,775,036	20,927,949	23,174,079	19,540,183	17,162,778	23,802,046	26,845,968	24,555,203	-10.5%
scholarships	487,433	467,475	510,566	719,939	569,649	573,308	369,792	576,032	549,062	622,497	27.7%
college work study	108,761	67,665	110,657	59,955	45,336	35,182	32,889	54,882	73,004	113,088	4.0%
loan amount as percent of aid	63.2%	59.2%	54.7%	58.6%	67.8%	68.3%	63.7%	69.5%	70.3%	70.8%	

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	10,198	10,460	10,749	8,229	6,713	5,617	5,972	5,259	5,776	4,891	-52.0%
loans	11,554	10,442	8,453	7,000	7,049	6,048	5,969	6,419	9,221	7,260	-37.2%
scholarships	563	741	840	1,236	1,257	890	850	930	929	987	75.3%
* student employment	128	152	215	151	91	95	100	96	101	236	84.4%
total	14,175	14,669	13,248	11,803	11,239	9,519	8,937	8,616	10,381	9,276	-34.5%
% of aided students with loans	81.5%	71.2%	63.8%	59.3%	62.7%	63.5%	66.8%	74.5%	88.8%	78.2%	

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,508	1,741	1,617	1,699	1,545	1,502	1,569	1,867	1,855	1,919	27.3%
loans	2,374	2,601	2,576	2,989	3,287	3,230	2,875	3,708	2,911	3,382	42.5%
scholarships	865	630	607	582	453	644	435	619	591	630	-27.2%
* student employment	1,112	585	735	404	498	402	367	575	728	481	-56.7%
total	3,064	3,131	3,006	3,024	3,039	3,003	3,014	3,975	3,678	3,737	22.0%

* includes college work study and tuition waivers to employees and dependents

Table 12. Total Pell Grant Support to Maryland Undergraduates, by Segment, 1990-1999

A. Total Pell Grant Support in Actual Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	15,815,264	22,193,703	28,257,127	29,175,120	29,882,906	30,203,074	31,939,049	35,211,830	39,865,596	38,721,037	144.8%
University System of MD	17,167,604	20,161,544	23,316,862	20,656,822	22,076,121	22,673,100	24,837,100	28,350,200	32,763,321	32,319,140	88.3%
Morgan State U.	2,534,467	3,315,375	3,697,586	3,552,693	3,903,458	4,151,418	4,345,056	4,936,033	5,625,246	5,300,455	109.1%
St. Mary's College	202,200	298,264	325,290	293,593	283,496	278,431	302,914	329,237	361,085	388,599	82.3%
Total Public Four-Year	19,904,271	23,775,183	27,339,738	24,503,108	26,263,075	27,102,949	29,485,070	33,615,470	38,749,632	37,988,194	90.9%
Independent	4,442,138	5,344,640	6,085,491	5,765,543	5,967,131	6,192,344	7,069,257	7,859,634	9,606,055	9,431,662	112.3%
Private Career Schools	14,114,989	16,721,633	15,996,862	12,395,030	8,277,555	6,704,886	6,900,760	7,086,549	8,399,495	7,764,544	-45.0%
Total Aid	54,276,662	68,035,159	77,679,218	71,838,801	70,390,667	70,203,253	75,394,136	83,773,483	96,620,778	93,905,437	73.0%

B. Total Pell Grant Support in Constant (1990) Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	15,815,264	21,503,161	26,551,785	26,720,578	26,604,529	26,175,997	26,914,026	29,158,095	32,469,606	30,660,833	93.9%
University System of MD	17,167,604	19,534,231	21,909,669	18,918,936	19,654,206	19,650,020	20,929,438	23,476,140	26,684,968	25,591,560	49.1%
Morgan State U.	2,534,467	3,212,219	3,474,433	3,253,800	3,475,220	3,597,896	3,661,441	4,087,414	4,581,633	4,197,108	65.6%
St. Mary's College	202,200	288,984	305,658	268,893	252,394	241,307	255,256	272,633	294,079	291,871	44.3%
Total Public Four-Year	19,904,271	23,035,434	25,689,761	22,441,629	23,381,820	23,489,222	24,846,135	27,836,187	31,560,680	30,080,539	51.1%
Independent	4,442,138	5,178,345	5,718,226	5,280,480	5,312,492	5,366,698	5,957,039	6,508,380	7,823,910	7,468,359	68.1%
Private Career Schools	14,114,989	16,201,351	15,031,437	11,352,220	7,369,446	5,810,901	5,815,052	5,868,206	6,841,195	6,148,270	-56.4%
Total	54,276,662	65,918,291	72,991,209	65,794,907	62,668,287	60,842,819	63,532,252	69,370,868	78,695,390	74,358,001	37.0%

Table 13. Total Number of Maryland Undergraduates Supported by Pell Grants, 1990-1999

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
Community Colleges	13,566	17,501	21,708	22,236	23,368	23,500	24,102	24,037	25,585	24,487	80.5%
University System of MD	11,974	13,379	14,513	14,306	14,918	14,698	15,800	16,739	17,437	16,736	39.8%
Morgan State U.	1,562	1,984	2,120	2,127	2,272	2,427	2,418	2,567	2,665	2,518	61.2%
St. Mary's College	135	188	206	197	194	192	208	205	190	192	42.2%
Total Public Four-Year	13,671	15,551	16,839	16,630	17,384	17,317	18,426	19,511	20,292	19,446	42.2%
Independent Colleges	3,072	3,485	4,007	4,031	3,986	4,070	4,622	4,732	5,188	4,944	60.9%
Private Career Schools	9,819	10,144	10,977	7,937	6,176	5,077	5,484	4,779	5,358	4,632	-52.8%
State Total	40,128	46,681	53,531	50,834	50,914	49,964	52,634	53,059	56,423	53,509	33.3%

Table 14. * Percentage of Undergraduate Students Receiving Pell Grants, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Community Colleges	47.2%	57.9%	68.1%	67.6%	72.1%	74.1%	77.0%	76.5%	79.6%	74.8%
University System of Maryland	22.5%	24.8%	26.6%	26.8%	28.3%	27.5%	29.0%	30.3%	31.2%	29.1%
Morgan State University	48.9%	57.1%	54.6%	50.7%	50.3%	52.7%	49.9%	54.4%	55.8%	51.3%
St. Mary's College	10.6%	14.8%	15.7%	15.5%	14.8%	14.2%	14.8%	14.1%	12.7%	12.8%
All Four-Year Public Institutions	23.7%	26.5%	28.2%	28.3%	29.7%	29.2%	30.4%	31.7%	32.7%	30.4%
Independents	19.0%	21.1%	24.2%	24.2%	23.8%	23.7%	25.1%	25.0%	27.2%	25.3%
Total	39.2%	44.2%	49.5%	46.9%	47.3%	46.2%	47.7%	47.5%	49.8%	46.1%

* Percentage is calculated by dividing the unduplicated number of Pell Grant recipients for a fiscal year by the corresponding fall full-time headcount enrollment.

Table 15. Distribution of Pell Grant Aid to Undergraduates by Segment, 1990 vs. 1999

	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
1990							
<u>Aid Type</u>							
Pell Grant Aid	15,815,264	2,534,467	202,200	19,904,271	4,442,138	14,114,989	54,276,662
% of Pell Grant Aid	29.1%	4.7%	0.4%	36.7%	8.2%	26.0%	100.0%

	<u>Community Colleges</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>Four-Yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
1999							
<u>Aid Type</u>							
Pell Grant Aid	38,721,037	5,300,455	368,599	37,988,194	9,431,662	7,764,544	93,905,437
% of Pell Grant Aid	41.2%	5.6%	0.4%	40.5%	10.0%	8.3%	100.0%

Table 16. Financial Support by Type: Graduate and Professional Students Enrolled at Maryland Colleges or Universities, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
* grants/scholarships/ fellowships	50,242,297	49,637,390	61,805,418	63,169,332	78,266,621	81,477,307	85,209,638	89,557,164	90,756,940	95,424,529	89.9%
loans	34,767,495	48,220,868	53,110,101	72,982,572	86,878,937	94,447,345	118,387,589	132,226,589	142,066,791	144,514,831	315.7%
** student employment	44,113,074	57,960,957	57,607,054	57,882,658	55,651,521	60,472,184	64,502,688	67,081,807	64,653,488	69,400,400	57.3%
total	129,122,866	155,819,215	172,522,573	194,034,562	220,797,079	236,396,836	268,099,915	288,865,560	297,477,219	309,339,760	139.6%

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	9,040	9,727	9,814	9,858	10,306	10,554	10,829	12,614	13,744	14,802	63.7%
loans	5,220	5,956	6,232	8,003	10,690	9,139	10,576	11,182	11,788	11,612	122.5%
student employment	6,197	7,555	8,424	7,521	7,266	7,800	7,866	8,756	8,873	8,839	42.6%
total	15,007	17,161	17,311	19,135	21,186	20,556	21,323	24,489	26,269	26,958	79.6%

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	5,793	5,369	6,506	7,056	7,834	7,951	8,158	7,340	6,830	6,686	15.4%
loans	6,660	8,096	8,522	9,119	8,127	10,334	11,193	11,824	12,051	12,445	86.9%
student employment	8,009	8,488	7,735	9,047	9,094	9,275	9,899	9,369	9,088	9,743	21.7%
total	9,114	9,590	10,521	11,005	11,030	12,197	13,347	12,530	12,051	12,227	34.2%

* excludes tuition waivers to employees and dependents

** excludes remission of fees to graduate assistants and student employees

Table 17. Distribution of Aid to Graduate and Professional Students by Type, by Segment, 1990 vs 1999

1990

<u>Aid Type</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
grants/ scholarships/ fellowships	11,826,132	342,140	12,168,272	38,074,025	50,242,297
loans	20,730,766	320,401	21,051,167	13,716,328	34,767,495
<u>% of Aid Type</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
% of grants/ scholarships/ fellowships	23.5%	0.7%	24.2%	75.8%	100.0%
loans	59.6%	0.9%	60.5%	39.5%	100.0%

1999

<u>Aid Type</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
grants/ scholarships/ fellowships	23,302,633	1,494,378	24,797,011	70,627,518	95,424,529
loans	96,117,196	993,769	97,110,965	47,403,866	144,514,831
<u>% of Aid Type</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
% of grants/ scholarships/ fellowships	24.4%	1.6%	26.0%	74.0%	100.0%
loans	66.5%	0.7%	67.2%	32.8%	100.0%

Table 18. Financial Support by Type: Graduate and Professional Students Enrolled at University System of Maryland, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
* grants/scholarships/ fellowships	11,826,132	12,483,551	13,888,182	15,394,908	16,425,384	17,204,610	18,358,423	20,549,735	24,226,568	23,302,633	97.0%
loans	20,730,766	31,599,198	33,709,606	47,149,014	57,481,765	60,365,126	77,553,227	87,015,077	93,257,357	96,117,196	363.6%
** student employment	33,065,823	33,300,441	37,359,345	40,044,922	42,175,576	43,646,827	46,894,729	49,793,606	50,176,500	53,520,927	61.9%
total	65,622,721	77,383,190	84,957,133	102,588,844	116,082,725	121,216,563	142,806,379	157,358,418	167,660,425	172,940,756	163.5%

B. Total Unduplicated Recipients

	90-92	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	3,954	4,607	4,453	4,830	4,694	4,638	5,277	6,683	7,641	7,851	98.6%
loans	3,195	4,007	4,098	5,458	7,671	5,679	6,986	7,303	7,529	7,437	132.8%
student employment	4,699	5,070	5,734	5,315	5,200	5,605	5,835	6,677	6,322	6,257	33.2%
total	9,086	11,124	11,045	12,737	13,814	12,427	13,190	16,095	17,147	17,205	89.4%

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	3,353	3,099	3,400	3,487	3,825	4,020	3,867	3,367	3,414	3,243	-3.3%
loans	6,488	7,885	8,225	8,638	7,493	10,269	11,101	11,914	12,386	12,924	99.2%
student employment	8,175	7,780	7,810	9,211	10,048	9,852	10,258	9,624	10,407	11,170	36.6%
total	7,969	7,733	8,477	8,868	9,243	10,801	11,965	10,797	10,797	11,129	39.7%

Table 19. Financial Support by Type: Graduate and Professional Students Enrolled at Morgan State University, 1990-99

A. Total Aid Dollars

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
* grants/scholarships/ fellowships	342,140	420,638	464,685	427,097	615,000	310,924	363,149	653,579	902,333	1,494,378	336.8%
loans	320,401	291,622	348,393	358,713	743,095	737,060	625,459	918,843	1,010,783	993,769	210.2%
** student employment	199,103	253,758	107,627	107,126	77,560	47,691	132,865	232,812	203,917	489,621	145.9%
total	861,644	966,018	920,705	892,936	1,435,655	1,095,675	1,121,473	1,805,234	2,117,033	2,977,768	245.6%

B. Total Unduplicated Recipients

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	300	293	249	239	266	167	167	226	302	351	17.0%
loans	63	65	69	78	144	92	73	116	134	199	215.9%
student employment	103	57	43	32	25	24	35	57	51	65	-36.9%
total	367	384	312	340	318	241	214	301	384	426	16.1%

C. Average Aid Amount per Recipient

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	1,206	1,533	2,001	1,913	2,427	2,006	2,282	3,025	3,146	4,360	261.5%
loans	5,085	4,486	5,049	4,598	5,160	8,011	8,567	7,921	7,543	4,993	-1.8%
student employment	3,061	4,992	3,337	4,432	4,287	3,134	5,297	5,446	4,864	8,191	167.6%
total	2,718	2,670	3,174	2,817	4,704	4,760	5,570	6,355	5,753	7,175	164.0%

* excludes tuition waivers to employees and dependents

** excludes remission of fees to graduate assistants and student employees

Table 20. Financial Support of Graduate and Professional Students Enrolled at Maryland Independent Colleges and Universities, 1990-99

A. Total Aid by Type

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
* grants/scholarships/ fellowships	38,074,025	36,733,201	47,452,551	51,347,327	61,226,237	63,961,773	66,488,066	68,353,850	65,628,039	70,627,518	85.5%
loans	13,716,328	16,330,048	19,052,102	25,474,845	28,654,077	33,345,159	40,208,903	44,292,669	47,798,651	47,403,866	245.6%
** student employment	10,848,148	24,406,758	20,140,082	17,730,610	13,398,385	16,777,666	17,475,094	17,055,389	14,273,071	15,389,852	41.9%
total	62,638,501	77,470,007	86,644,735	94,552,782	103,278,699	114,084,598	124,172,063	129,701,908	127,699,761	133,421,236	113.0%

B. Total Recipients by Type

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
grants/scholarships/ fellowships	4,786	4,827	5,112	4,789	5,346	5,749	5,385	5,705	5,801	6,600	37.9%
loans	1,962	1,884	2,065	2,467	2,875	3,368	3,517	3,763	4,125	3,976	102.7%
student employment	1,395	2,438	2,647	2,174	2,041	2,171	1,996	2,022	2,500	2,517	80.4%
total	5,554	5,753	5,954	6,058	7,054	7,888	7,919	8,093	8,738	9,327	67.9%

C. Average Aid by Type

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
grants/scholarships/ fellowships	8,097	7,769	9,431	10,912	11,623	11,296	12,545	12,166	11,522	10,905	34.7%
loans	6,990	8,667	9,226	10,326	9,966	9,900	11,432	11,770	11,587	11,922	70.6%
student employment	7,815	10,039	7,644	8,715	6,721	7,854	8,929	8,639	5,840	6,237	-20.2%
total	11,410	13,611	14,696	15,959	14,816	14,622	15,859	16,207	14,790	14,482	26.9%

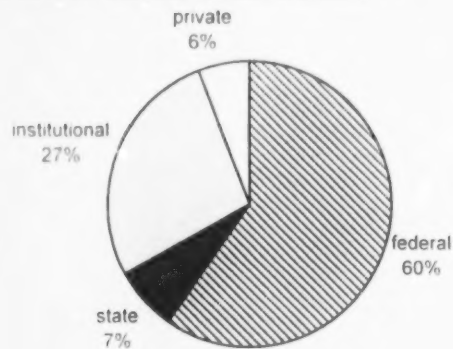
* excludes tuition waivers to employees and dependents

** excludes remission of fees to graduate assistants and student employees

Table 21. Undergraduate Aid Dollars in Maryland by Source, 1990-99

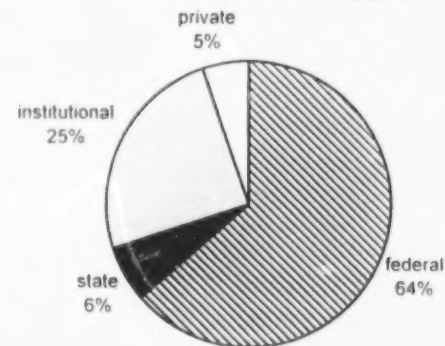
source:	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	171,088,273	202,411,335	223,266,001	267,056,919	313,521,908	369,597,059	397,021,142	441,310,559	483,170,848	483,476,771	182.6%
state	20,452,291	20,996,823	24,068,858	28,605,682	30,252,769	36,099,569	41,032,060	41,323,305	45,195,510	48,174,724	135.5%
institutional	78,527,647	89,847,951	101,824,396	105,158,848	119,012,258	131,759,582	149,950,043	160,084,932	170,864,716	188,517,920	140.1%
private	16,427,431	13,676,205	14,680,730	14,841,265	15,738,427	18,924,567	20,582,838	24,667,829	35,255,659	39,558,665	140.8%
total	286,495,642	326,932,314	363,839,985	415,662,714	478,525,362	556,380,777	608,586,083	667,386,625	734,486,733	759,728,080	165.2%
% of source:											
federal	59.7%	61.9%	61.4%	64.2%	65.5%	66.4%	65.2%	66.1%	65.8%	63.6%	
state	7.1%	6.4%	6.6%	6.9%	6.3%	6.5%	6.7%	6.2%	6.2%	6.3%	
institutional	27.4%	27.5%	28.0%	25.3%	24.9%	23.7%	24.6%	24.0%	23.3%	24.8%	
private	5.7%	4.2%	4.0%	3.6%	3.3%	3.4%	3.4%	3.7%	4.8%	5.2%	
total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Undergraduate Aid in Maryland by source: 1990-91



72

Undergraduate Aid in Maryland by source: 1999-00



73

Table 22. Undergraduate Aid Dollars in Maryland by Source: Community Colleges, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	25,513,935	33,682,302	42,159,289	45,855,786	48,232,952	52,263,554	55,343,223	60,864,180	65,833,318	64,158,565	151.5%
state	1,830,006	2,111,367	3,380,566	4,087,035	4,375,816	5,195,850	5,838,630	5,506,799	5,215,248	4,937,192	169.8%
institutional	4,827,309	5,534,466	5,845,420	6,351,899	6,362,776	6,479,972	7,435,342	7,722,840	7,924,542	10,678,070	121.2%
private	974,399	1,281,899	1,121,517	1,293,886	1,390,029	1,476,221	1,548,615	1,847,830	2,019,612	2,877,355	195.3%
total	33,145,649	42,610,034	52,506,792	57,588,606	60,361,573	65,415,597	70,165,810	75,941,649	80,992,720	82,651,182	149.4%
% of Source:											
% federal	77.0%	79.0%	80.3%	79.6%	79.9%	79.9%	78.9%	80.1%	81.3%	77.6%	
% state	5.5%	5.0%	6.4%	7.1%	7.2%	7.9%	8.3%	7.3%	6.4%	6.0%	
% institutional	14.6%	13.0%	11.1%	11.0%	10.5%	9.9%	10.6%	10.2%	9.8%	12.9%	
% private	2.9%	3.0%	2.1%	2.2%	2.3%	2.3%	2.2%	2.4%	2.5%	3.5%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 23. Undergraduate Aid Dollars in Maryland by Source: University System of Maryland Institutions, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	57,854,286	72,339,576	81,447,044	109,989,637	140,546,675	182,736,952	197,198,617	220,727,249	240,776,800	241,831,370	318.0%
state	11,846,791	11,706,912	13,094,222	15,014,170	15,535,783	19,958,223	21,736,417	22,518,891	25,180,586	28,330,774	139.1%
institutional	28,440,324	31,876,668	33,560,464	33,940,878	36,235,619	40,439,066	47,997,786	52,895,969	44,466,803	47,480,506	66.9%
private	10,136,930	7,267,751	7,978,663	7,649,992	8,486,150	10,817,107	11,357,951	14,405,190	22,571,880	24,175,425	138.5%
total	108,278,331	123,190,907	136,080,393	166,594,677	200,804,227	253,951,348	278,290,771	310,547,299	332,996,069	341,818,075	215.7%
% of source:											
% federal	53.4%	58.7%	59.9%	66.0%	70.0%	72.0%	70.9%	71.1%	72.3%	70.7%	
% state	10.9%	9.5%	9.6%	9.0%	7.7%	7.9%	7.8%	7.3%	7.6%	8.3%	
% institutional	26.3%	25.9%	24.7%	20.4%	18.0%	15.9%	17.2%	17.0%	13.4%	13.9%	
% private	9.4%	5.9%	5.9%	4.6%	4.2%	4.3%	4.1%	4.6%	6.8%	7.1%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 24. Undergraduate Aid Dollars by Source: Morgan State University, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	8,124,584	9,449,650	12,174,482	14,581,163	18,271,693	22,608,143	23,620,370	28,225,467	30,540,337	30,117,534	270.7%
state	474,446	478,663	677,898	871,748	964,951	1,239,236	1,355,251	1,538,979	1,716,083	2,020,034	325.8%
institutional	2,683,521	3,867,878	4,306,798	5,155,429	6,111,324	6,106,130	6,966,428	8,539,598	9,585,397	10,831,641	303.6%
private	433,542	555,441	733,278	792,561	831,967	873,252	1,331,462	1,572,694	1,720,567	2,471,461	470.1%
total	11,716,093	14,351,632	17,892,456	21,400,901	26,179,935	30,826,761	33,273,511	39,876,738	43,562,384	45,440,670	287.8%
% of Source:											
% federal	69.3%	65.8%	68.0%	68.1%	69.8%	73.3%	71.0%	70.8%	70.1%	66.3%	
% state	4.0%	3.3%	3.8%	4.1%	3.7%	4.0%	4.1%	3.9%	3.9%	4.4%	
% institutional	22.9%	27.0%	24.1%	24.1%	23.3%	19.8%	20.9%	21.4%	22.0%	23.8%	
% private	3.7%	3.9%	4.1%	3.7%	3.2%	2.8%	4.0%	3.9%	3.9%	5.4%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 25. Undergraduate Aid Dollars by Source: St. Mary's College, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	757,415	1,192,790	1,545,418	2,742,840	4,038,716	5,286,988	6,080,573	6,741,792	7,087,002	6,303,102	732.2%
state	354,759	404,560	501,243	634,664	737,843	852,776	1,049,716	1,063,227	978,005	982,461	176.9%
institutional	906,132	926,656	1,009,940	794,271	976,975	1,062,178	1,285,804	1,407,588	1,597,267	1,770,558	95.4%
private	61,452	85,382	94,518	106,465	172,534	235,268	278,389	440,795	537,881	496,873	708.6%
total	2,079,758	2,609,388	3,151,119	4,278,240	5,926,068	7,437,210	8,694,482	9,653,402	10,200,155	9,552,994	359.3%
% of Source:											
% federal	36.4%	45.7%	49.0%	64.1%	68.2%	71.1%	69.9%	69.8%	69.5%	66.0%	
% state	17.1%	15.5%	15.9%	14.8%	12.5%	11.5%	12.1%	11.0%	9.6%	10.3%	
% institutional	43.6%	35.5%	32.1%	18.6%	16.5%	14.3%	14.8%	14.6%	15.7%	18.5%	
% private	3.0%	3.3%	3.0%	2.5%	2.9%	3.2%	3.2%	4.6%	5.3%	5.2%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 26. Undergraduate Aid Dollars by Source: All Maryland Four-Year Public Institutions, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	66,736,285	82,982,016	95,166,944	127,313,640	162,857,084	210,632,083	226,899,560	255,694,508	278,404,139	278,252,006	316.9%
state	12,675,996	12,590,135	14,273,363	16,520,582	17,238,577	22,050,235	24,141,384	25,121,097	27,874,674	31,333,269	147.2%
institutional	32,029,977	36,671,202	38,877,202	39,890,578	43,323,918	47,607,374	56,250,018	62,843,155	55,649,467	60,082,705	87.6%
private	10,631,924	7,908,574	8,806,459	8,549,018	9,490,651	11,925,627	12,967,802	16,418,679	24,830,328	27,143,759	155.3%
total	122,074,182	140,151,927	157,123,968	192,273,818	232,910,230	292,215,319	320,258,764	360,077,439	386,758,608	396,811,739	225.1%
% of Source:											
% federal	54.7%	59.2%	60.6%	66.2%	69.9%	72.1%	70.8%	71.0%	72.0%	70.1%	
% state	10.4%	9.0%	9.1%	8.6%	7.4%	7.5%	7.5%	7.0%	7.2%	7.9%	
% institutional	26.2%	26.2%	24.7%	20.7%	18.6%	16.3%	17.6%	17.5%	14.4%	15.1%	
% private	8.7%	5.6%	5.6%	4.4%	4.1%	4.1%	4.0%	4.6%	6.4%	6.8%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 27. Undergraduate Aid Dollars by Source: Independent Colleges and Universities, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	36,345,731	40,715,579	47,012,884	59,311,630	70,090,876	79,943,570	89,367,402	91,752,860	102,583,301	108,050,574	197.3%
state	5,740,698	6,065,252	6,199,168	7,765,582	8,357,159	8,666,078	10,859,963	10,450,525	11,904,765	11,676,317	103.4%
institutional	41,273,518	47,206,526	56,604,342	58,187,131	68,008,926	76,363,207	85,327,490	88,897,282	106,240,208	116,922,828	183.3%
private	4,471,270	4,250,717	4,564,303	4,837,805	4,631,270	5,184,944	5,661,612	6,009,861	7,819,126	8,934,344	99.8%
total	87,831,217	98,238,074	114,380,697	130,102,148	151,088,231	170,157,799	191,216,467	197,110,528	228,547,400	245,584,063	179.6%
% of Source:											
% federal	41.4%	41.4%	41.1%	45.6%	46.4%	47.0%	46.7%	46.5%	44.9%	44.0%	
% state	6.5%	6.2%	5.4%	6.0%	5.5%	5.1%	5.7%	5.3%	5.2%	4.8%	
% institutional	47.0%	48.1%	49.5%	44.7%	45.0%	44.9%	44.6%	45.1%	46.5%	47.6%	
% private	5.1%	4.3%	4.0%	3.7%	3.1%	3.0%	3.0%	3.0%	3.4%	3.6%	
total	100.0%										

Table 28. Undergraduate Aid Dollars by Source: Private Career Schools, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	42,492,322	45,031,438	38,926,884	34,575,863	32,340,996	26,757,852	25,410,957	32,999,011	36,350,090	33,015,626	-22.3%
state	205,591	230,069	215,761	232,483	281,217	187,406	192,083	244,884	200,823	227,946	10.9%
institutional	396,843	435,757	497,432	729,240	1,316,638	1,309,029	937,193	621,655	1,050,499	834,317	110.2%
private	349,838	235,015	188,451	160,556	226,477	337,775	404,809	391,459	586,593	603,207	72.4%
total	43,444,594	45,932,279	39,828,528	35,698,142	34,165,328	28,592,062	26,945,042	34,257,009	38,188,005	34,681,096	-20.2%
% of Source:											
% federal	97.8%	98.0%	97.7%	96.9%	94.7%	93.6%	94.3%	96.3%	95.2%	95.2%	
% state	0.5%	0.5%	0.5%	0.7%	0.8%	0.7%	0.7%	0.7%	0.5%	0.7%	
% institutional	0.9%	0.9%	1.2%	2.0%	3.9%	4.6%	3.5%	1.8%	2.8%	2.4%	
% private	0.8%	0.5%	0.5%	0.4%	0.7%	1.2%	1.5%	1.1%	1.5%	1.7%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 29. Distribution of Aid to Undergraduates by Segment, 1990 vs. 1999

1990

	<u>Community Colleges</u>	<u>U MD System</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>4-yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
<u>Source</u>								
federal	25,513,935	57,854,286	8,124,584	757,415	66,736,285	36,345,731	42,492,322	171,088,273
state	1,830,006	11,846,791	474,446	354,759	12,675,996	5,740,698	205,591	20,452,291
institutional	4,827,309	28,440,324	2,683,521	906,132	32,029,977	41,273,518	396,843	78,527,647
private	974,399	10,136,930	433,542	61,452	10,631,924	4,471,270	349,838	16,427,431
total	33,145,649	108,278,331	11,716,093	2,079,758	122,074,182	87,831,217	43,444,594	286,495,642
<u>% of source</u>	<u>Community Colleges</u>	<u>U MD System</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>4-yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
% of federal	14.9%	33.8%	4.7%	0.4%	39.0%	21.2%	24.8%	100.0%
% of state	8.9%	57.9%	2.3%	1.7%	62.0%	28.1%	1.0%	100.0%
% of institutional	6.1%	36.2%	3.4%	1.2%	40.8%	52.6%	0.5%	100.0%
% of private	5.9%	61.7%	2.6%	0.4%	64.7%	27.2%	2.1%	100.0%
total	11.6%	37.8%	4.1%	0.7%	42.6%	30.7%	15.2%	100.0%

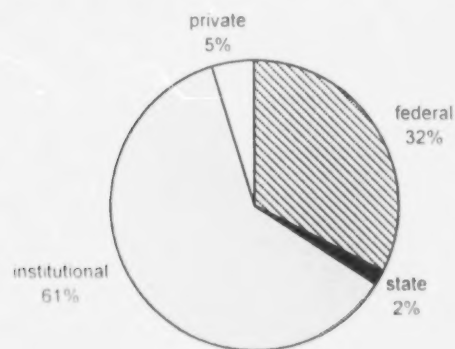
1999

	<u>Community Colleges</u>	<u>U MD System</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>4-yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
<u>Source</u>								
federal	64,158,565	241,831,370	30,117,534	6,303,102	278,252,006	108,050,574	33,015,626	483,476,771
state	4,937,192	28,330,774	2,020,034	982,461	31,333,269	11,676,317	227,946	48,174,724
institutional	10,678,070	47,480,506	10,831,641	1,770,558	60,082,705	116,922,828	834,317	188,517,920
private	2,877,355	24,175,425	2,471,461	496,873	27,143,759	8,934,344	603,207	39,558,665
total	82,651,182	341,818,075	45,440,670	9,552,994	396,811,739	245,584,063	34,681,096	759,728,080
	<u>Community Colleges</u>	<u>U MD System</u>	<u>MSU</u>	<u>St. Mary's</u>	<u>4-yr Publics</u>	<u>Independents</u>	<u>Private Career Schools</u>	<u>Total</u>
% of federal	13.3%	50.0%	6.2%	1.3%	57.6%	22.3%	6.8%	100.0%
% of state	10.2%	58.8%	4.2%	2.0%	65.0%	24.2%	0.5%	100.0%
% of institutional	5.7%	25.2%	5.7%	0.9%	31.9%	62.0%	0.4%	100.0%
% of private	7.3%	61.1%	6.2%	1.3%	68.6%	22.6%	1.5%	100.0%
total	10.9%	45.0%	6.0%	1.3%	52.2%	32.3%	4.6%	100.0%

Table 30. Graduate and Professional Aid Dollars in Maryland by Source, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
federal	42,111,180	51,755,861	59,169,357	81,743,294	100,519,189	106,404,178	129,971,111	146,520,669	149,953,084	154,819,249	267.6%
state	2,058,644	2,201,873	2,461,974	2,599,385	2,833,245	2,223,354	2,581,802	2,595,521	2,635,293	3,261,728	58.4%
institutional	78,989,944	93,758,105	101,956,234	105,519,371	108,611,068	113,745,171	123,942,145	125,850,208	121,142,662	133,271,458	68.7%
private	5,963,098	8,103,376	8,934,408	8,172,512	8,833,577	10,024,133	11,604,857	13,899,162	23,746,180	17,987,325	201.6%
total	129,122,866	155,819,215	172,521,973	198,034,562	220,797,079	232,396,836	268,099,915	288,865,560	297,477,219	309,339,760	139.6%
% of Source:											
federal	32.6%	33.2%	34.3%	41.3%	45.5%	45.8%	48.5%	50.7%	50.4%	50.0%	
state	1.6%	1.4%	1.4%	1.3%	1.3%	1.0%	1.0%	0.9%	0.9%	1.1%	
institutional	61.2%	60.2%	59.1%	53.3%	49.2%	48.9%	46.2%	43.6%	40.7%	43.1%	
private	4.6%	5.2%	5.2%	4.1%	4.0%	4.3%	4.3%	4.8%	8.0%	5.8%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Graduate Aid in Maryland by Source: 1990



Graduate Aid in Maryland by Source: 1999

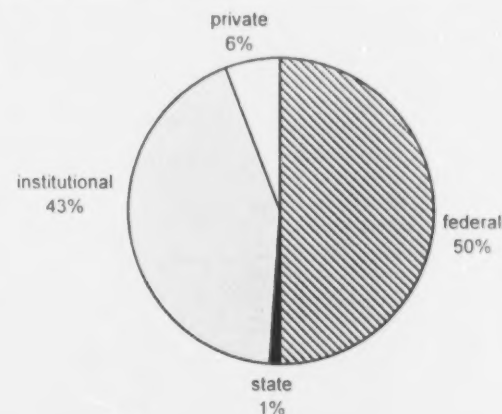


Table 31. Graduate and Professional Aid Dollars by Source: University of Maryland, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	22,532,804	32,305,274	33,627,450	49,175,768	59,551,408	61,546,793	78,307,206	89,652,904	93,617,546	97,570,486	333.0%
state	1,938,050	2,074,391	2,282,578	2,414,789	2,603,629	2,020,530	2,280,521	2,269,273	2,300,386	2,619,129	35.1%
institutional	40,309,631	40,710,763	45,969,668	49,484,343	52,332,840	54,247,732	57,576,287	59,519,735	59,799,075	62,621,693	55.4%
private	842,236	2,292,762	3,077,437	1,513,944	1,594,848	3,401,508	4,642,365	5,916,506	11,943,418	10,129,448	1102.7%
total	65,622,721	77,383,190	84,957,133	102,588,844	116,082,725	121,216,563	142,806,379	157,358,418	167,660,425	172,940,756	163.5%
% of Source:											
% federal	34.3%	41.7%	39.6%	47.9%	51.3%	50.8%	54.8%	57.0%	55.8%	56.4%	
% state	3.0%	2.7%	2.7%	2.4%	2.2%	1.7%	1.6%	1.4%	1.4%	1.5%	
% institutional	61.4%	52.6%	54.1%	48.2%	45.1%	44.8%	40.3%	37.8%	35.7%	36.2%	
% private	1.3%	3.0%	3.6%	1.5%	1.4%	2.8%	3.3%	3.8%	7.1%	5.9%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 32. Graduate and Professional Aid Dollars by Source: Public Four-Year Institutions, 1990-99
(includes University of Maryland and Morgan State University)

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	22,985,759	32,786,523	34,172,362	49,718,955	60,547,513	62,411,902	78,977,716	90,578,240	94,686,922	98,807,308	329.9%
state	1,978,026	2,137,561	2,321,774	2,461,467	2,659,661	2,029,630	2,336,325	2,328,688	2,360,726	2,684,915	35.7%
institutional	40,583,038	41,014,852	46,118,103	49,654,392	52,511,976	54,351,574	57,822,088	60,011,200	60,353,175	63,611,563	56.7%
private	937,542	2,410,272	3,264,999	1,646,966	1,799,230	3,519,132	4,791,723	6,245,524	12,376,635	10,814,738	1053.5%
total	66,484,365	78,349,208	85,877,238	103,481,780	117,518,380	122,312,238	143,927,852	159,163,652	169,777,458	175,918,524	164.6%
% of source:											
% federal	34.6%	41.8%	39.8%	48.0%	51.5%	51.0%	54.9%	56.9%	55.8%	56.2%	
% state	3.0%	2.7%	2.7%	2.4%	2.3%	1.7%	1.6%	1.5%	1.4%	1.5%	
% institutional	61.0%	52.3%	53.7%	48.0%	44.7%	44.4%	40.2%	37.7%	35.5%	36.2%	
% private	1.4%	3.1%	3.8%	1.6%	1.5%	2.9%	3.3%	3.9%	7.3%	6.1%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 33. Graduate and Professional Aid Dollars by Source: Morgan State University, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	452,955	481,249	544,912	543,187	996,105	865,109	670,510	925,336	1,069,376	1,236,822	173.1%
state	39,976	63,170	39,196	46,678	50,032	9,100	55,804	59,415	60,340	65,786	64.6%
institutional	273,407	304,089	148,435	170,049	179,136	103,842	245,801	491,465	554,100	989,870	262.0%
private	95,306	117,510	187,562	133,022	204,382	117,624	149,358	329,018	433,217	685,290	619.0%
total	861,644	966,018	920,105	892,936	1,435,655	1,095,675	1,121,473	1,805,234	2,117,033	2,977,768	245.6%
% of source:											
% federal	52.6%	49.8%	59.2%	60.8%	69.4%	79.0%	59.8%	51.3%	50.5%	41.5%	
% state	4.6%	6.5%	4.3%	5.2%	3.9%	0.8%	5.0%	3.3%	2.9%	2.2%	
% institutional	31.7%	31.5%	16.1%	19.0%	12.5%	9.5%	21.9%	27.2%	26.2%	33.2%	
% private	11.1%	12.2%	20.4%	14.9%	14.2%	10.7%	13.3%	18.2%	20.5%	23.0%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 34. Graduate and Professional Aid Dollars by Source: Independent Colleges and Universities, 1990-99

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change 1990-99
federal	19,125,421	18,969,338	24,996,995	32,024,339	39,971,676	43,992,276	50,993,395	55,942,429	55,266,162	56,011,941	192.9%
state	80,618	64,312	140,200	137,918	173,584	193,724	245,477	266,833	274,567	576,813	615.5%
institutional	38,406,906	52,743,253	55,838,131	55,864,979	56,099,092	59,393,597	66,120,057	65,839,008	60,789,487	69,659,895	81.4%
private	5,025,556	5,693,104	5,669,409	6,525,546	7,034,347	6,505,001	6,813,134	7,653,638	11,369,545	7,172,587	42.7%
total	62,638,501	77,470,007	86,644,735	94,552,782	103,278,699	110,084,598	124,172,063	129,701,908	127,699,761	133,421,236	113.0%
% by Source:											
% federal	30.5%	24.5%	28.8%	33.9%	38.7%	40.0%	41.1%	43.1%	43.3%	42.0%	
% state	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	
% institutional	61.3%	68.1%	64.4%	59.1%	54.3%	54.0%	53.2%	50.8%	47.6%	52.2%	
% private	8.0%	7.3%	6.5%	6.9%	6.8%	5.9%	5.5%	5.9%	8.9%	5.4%	
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 35. Distribution of Aid to Graduate and Professional Students by Segment, 1990 vs 1999

1990

<u>Source</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
federal	22,532,804	452,955	22,985,759	19,125,421	42,111,180
state	1,938,050	39,976	1,978,026	80,618	2,058,644
institutional	40,309,631	273,407	40,583,038	38,406,906	78,989,944
private	842,236	95,306	937,542	5,025,556	5,963,098
total	65,622,721	861,644	66,484,365	62,638,501	129,122,866
<u>% of source</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
% of fed	53.5%	1.1%	54.6%	45.4%	100.0%
% of state	94.1%	1.9%	96.1%	3.9%	100.0%
% of instit	51.0%	0.3%	51.4%	48.6%	100.0%
% of private	14.1%	1.6%	15.7%	84.3%	100.0%
total	50.8%	0.7%	51.5%	48.5%	100.0%

1999

<u>Source</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
federal	97,570,486	1,236,822	98,807,308	56,011,941	154,819,249
state	2,619,129	65,786	2,684,915	576,813	3,261,728
institutional	62,621,693	989,870	63,611,563	69,659,895	133,271,458
private	10,129,448	685,290	10,814,738	7,172,587	17,987,325
total	172,940,756	2,977,768	175,918,524	133,421,236	309,339,760
<u>% of source</u>	<u>U MD</u>	<u>MSU</u>	<u>Four-Year Publics</u>	<u>Independents</u>	<u>Total</u>
% of fed	63.0%	0.8%	63.8%	36.2%	100.0%
% of state	80.3%	2.0%	82.3%	17.7%	100.0%
% of instit	47.0%	0.7%	47.7%	52.3%	100.0%
% of private	56.3%	3.8%	60.1%	39.9%	100.0%
total	55.9%	1.0%	56.9%	43.1%	100.0%

**Table 36. Unduplicated Number of Undergraduate Recipients of Financial Support at Maryland Public Colleges and Universities:
African American Students vs. Others, 1990-1991**

African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	12,333	14,735	17,613	18,585	20,081	20,631	21,827	23,374	24,531	24,101	95.4%
loans	6,076	6,820	7,618	9,889	11,665	14,098	15,526	17,063	17,417	18,791	209.3%
scholarships	7,930	9,033	9,895	10,551	11,607	13,440	14,140	13,513	14,809	16,193	104.2%
* student employment	4,401	5,516	5,549	4,057	2,654	3,735	3,649	4,588	3,748	3,391	-22.9%
total	21,032	24,615	28,041	30,319	32,727	33,082	33,773	36,261	38,041	39,125	86.0%
percent with loan	28.9%	27.7%	27.2%	32.6%	35.6%	42.6%	46.0%	47.1%	45.8%	48.0%	

Non African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	18,264	22,182	26,114	25,330	26,374	25,819	26,258	26,841	27,670	26,906	47.3%
loans	11,994	13,792	15,050	18,697	22,313	25,148	26,702	28,284	29,159	29,113	142.7%
scholarships	33,132	31,865	31,436	30,581	31,231	30,875	33,330	34,877	35,604	37,169	12.2%
* student employment	12,683	13,670	14,139	9,900	4,060	9,725	9,674	8,767	4,069	3,703	-70.8%
total	56,128	59,635	63,691	62,743	61,750	62,426	64,742	66,059	66,389	66,521	18.5%
percent with loan	21.4%	23.1%	23.6%	29.8%	36.1%	40.3%	41.2%	42.8%	43.9%	43.8%	

* includes college work study and institutional work study

**Table 37. Average Award Per Undergraduate Recipient at Maryland Public Colleges and Universities:
African American Students vs. Others, 1990-1991**

African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,619	1,705	1,718	1,796	1,792	1861	1,859	1,986	2,162	2,185	35.0%
loans	2,606	2,746	2,978	3,467	4,014	4648	4,781	5,021	5,286	4,968	90.6%
scholarships	1,518	1,637	1,761	1,936	2,006	2042	2,144	2,305	2,286	2,296	51.3%
* student employment	1,432	1,388	1,347	1,533	1,539	1705	1,762	1,911	1,827	1,947	36.0%
average award	2,574	2,695	2,777	3,111	3,367	4163	4,487	4,644	4,885	4,851	88.5%

Non African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants	1,441	1,509	1,518	1,512	1,519	1588	1,660	1,751	1,915	1,958	35.9%
loans	2,633	2,795	3,014	3,692	4,146	4907	4,916	5,142	5,436	5,433	106.3%
scholarships	879	996	1,080	1,229	1,290	1485	1,635	1,782	1,973	2,169	146.8%
* student employment	1,388	1,260	1,223	1,585	1,163	1559	1,621	1,712	1,429	1,393	0.4%
average award	1,874	2,029	2,139	2,560	2,876	3611	3,785	4,081	4,332	4,459	137.9%

* includes college work study and institutional work study

Table 38. Unduplicated Number of Graduate/Professional Recipients of Financial Support at Maryland Public Colleges and Universities: African American Students vs. Others, 1990-1991

African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	951	1,197	1,206	1,148	1,384	1,304	1,330	1,552	1,846	1,830	92.4%
loans	582	798	863	1,212	1,820	1,566	2,020	2,154	2,290	2,353	304.3%
* student employment	189	281	299	361	318	468	464	562	512	565	198.9%
total	1,250	1,720	1,698	2,221	2,619	2,533	2,844	3,192	3,575	3,658	192.6%
percent with loan	46.6%	46.4%	50.8%	54.6%	69.5%	61.8%	71.0%	67.5%	64.1%	64.3%	

Non African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	3,303	3,703	3,496	3,921	3,576	3,501	4,114	5,357	6,097	6,372	92.9%
loans	2,676	3,274	3,304	4,324	5,995	4,205	5,039	5,265	5,373	5,283	97.4%
* student employment	4,613	4,836	5,478	4,986	4,907	5,161	5,406	6,172	5,861	5,757	24.8%
total	8,203	9,688	9,659	10,856	11,513	10,135	10,560	13,204	13,956	13,973	70.3%
percent with loan	32.6%	33.8%	34.2%	39.8%	52.1%	41.5%	47.7%	39.9%	38.5%	37.8%	

* includes college work study and institutional work study

Table 39. Average Award Per Graduate/Professional Aid Recipient at Maryland Public Colleges and Universities: African American Students vs. Others, 1990-1991

African American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	4,007	3,341	3,564	4,110	3,925	4,157	4,170	3,900	3,342	3,554	-11.3%
loans	6,045	7,199	7,422	7,911	6,878	9,337	9,834	10,492	10,939	10,955	81.2%
* student employment	6,539	6,671	6,934	6,923	8,395	7,830	8,182	7,687	8,460	9,081	38.9%
average award	6,852	6,755	7,525	7,567	7,873	9,360	10,270	10,330	9,945	10,228	49.3%

Non-African- American

	90-91	91-92	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-00	% change, 1990-99
grants/scholarships/ fellowships	2,970	2,897	3,244	3,209	3,682	3,872	3,705	3,198	3,423	3,216	8.3%
loans	6,551	7,985	8,369	8,769	7,624	11,053	11,572	12,409	12,882	13,502	106.1%
* student employment	8,128	7,811	7,823	9,346	10,126	10,004	10,404	9,762	10,528	11,341	39.5%
average award	7,904	7,705	8,473	8,944	9,429	11,018	12,292	10,808	10,876	11,244	42.3%

* includes college work study and institutional work study

Table 40. * Percentage of Undergraduate Students Receiving Financial Aid, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
University System of Maryland	47.4%	55.3%	55.3%	59.6%	60.1%	59.3%	59.5%	62.9%	65.5%	64.9%
Morgan State University	71.3%	74.3%	74.3%	77.7%	78.6%	80.2%	80.7%	80.2%	90.2%	92.2%
St. Mary's College	50.0%	58.4%	58.4%	64.7%	58.6%	63.3%	65.0%	67.1%	68.8%	68.1%
All Four-Year Public Institutions	48.5%	56.3%	56.3%	60.7%	61.3%	60.7%	61.0%	64.1%	67.2%	66.7%
Independents	60.2%	65.7%	65.7%	68.4%	64.8%	65.6%	70.1%	73.1%	80.8%	86.9%
Community Colleges	26.3%	30.4%	30.4%	34.3%	35.9%	38.6%	39.7%	42.0%	42.2%	44.6%
Total	38.7%	44.1%	44.1%	48.1%	48.7%	50.1%	51.4%	54.4%	56.6%	58.4%

Table 41. * Percentage of Graduate and Professional Students Receiving Financial Aid, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
University System of Maryland	37.5%	43.4%	41.7%	47.3%	51.0%	44.7%	48.3%	58.7%	62.4%	62.0%
Morgan State University	69.2%	78.0%	63.9%	72.8%	77.6%	58.1%	63.3%	65.3%	77.4%	80.7%
All Four-Year Public Institutions	38.2%	44.0%	42.1%	47.7%	51.4%	44.9%	48.5%	58.8%	62.6%	62.3%
Independents	36.2%	36.2%	36.0%	34.9%	38.8%	40.4%	40.9%	41.7%	42.4%	43.9%
Total - All Institutions	37.5%	41.0%	39.8%	42.8%	47.3%	43.0%	45.3%	51.8%	54.0%	54.4%

* Percentage is calculated by dividing the unduplicated number of aid recipients for a fiscal year by the corresponding fall headcount enrollment



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